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Public Documents of Massachusetts :

BEING THE

ANNUAL REPORTS

OF VARIOUS

PUBLIC OFFICERS AND INSTITUTIONS

FOR THE YEAR

1874.

PUBLISHED BY THE SECRETARY OF THE COMMONWEALTH,
UNDER AUTHORITY OF CHAPTER IV. OF THE GENERAL STATUTES.

Vol. III.—Nos. 9 to 17.

BOSTON:
WRIGHT & POTTER, STATE PRINTERS,
79 MILK STREET (CORNER OF FEDERAL).

1875.

*Genl.
V. M.
L. 7*

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TWENTIETH
ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER
OF THE
Commonwealth of Massachusetts,

JANUARY 1, 1875.

Part II.
LIFE AND ACCIDENT INSURANCE.

BOSTON:
WRIGHT & POTTER, STATE PRINTERS,
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1875.

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TWENTIETH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART II.

LIFE AND ACCIDENT INSURANCE.

To the Honorable the Senate and House of Representatives.

The Insurance Commissioner respectfully presents herewith Part II. of the Twentieth Annual Report of the Insurance Department. This volume contains the statements, in detail, of all the Life and Accident Insurance Companies transacting business in this Commonwealth on the first day of January, 1875.

Since the publication of the last Report, one Company, the Universal Life Insurance Company of New York, has been authorized to do business in this State, the certificate of admission bearing date April 9, 1875. For the information of many policy-holders of Companies now practically merged in this, a full statement of its financial condition is given in the Appendix.

Three Companies, whose statements have formerly appeared in the Reports of the Department, have ceased doing new business in the State. These are the Republic of Chicago, the Merchants' of New York, and the Brooklyn of Brooklyn, N. Y. It is gratifying to be able to state, that neither of these withdrawals was in consequence of an inability to comply with the requirements of our laws relating to the financial condition of Companies. The Managers of the Republic, having purchased the National of the United States, of

Washington, D. C., have become Managers of that Company also, and all new business is taken therein.

Owing to the death of the late President of the Merchants', this Company was placed in the hands of a Receiver, who has, under the direction of the Court, re-insured its policies in the Globe Mutual of New York. The business of the Company in this State was exceedingly limited, the premiums collected in 1874 amounting to less than \$800.

The determination of the officers of the Brooklyn to withdraw from this State, unless evidences of an increase of business should become apparent, was expressed to the former Commissioner some time previous to his retirement. This Company had but two agents in the State during 1874, and the amount of new business secured being very small, the Managers did not feel justified in continuing to incur the expenses necessary to a representation in this State.

The number of Life Insurance Companies doing business in this State at the date of the publication of this Report is forty-one. Of these, six are home Companies, and thirty-five Companies of other States. Of the latter, one Company, the Travelers' of Connecticut, transacts an Accident business. There are also two Companies, duly authorized, doing Accident business exclusively.

BUSINESS OF 1874.

In the Statistical Tables which follow the text will be found all the information available from the data furnished to the Department, relative to the progress of the business during the year, and its present status. While there are evidences of marked improvement in several directions, the business, as a whole, cannot be considered satisfactory. The diminution of the amount insured, notwithstanding an increase in the number of outstanding policies, indicates that the hard times are compelling many policy-holders to call for "paid ups." The large increase of surplus held by the Companies is an evidence of stability; but in so far as it has been derived from profits upon lapses and surrenders, it indicates the reverse of progress in the desired direction.

The expenses of the Companies whose statements appear in this Report have been \$625,053 less than the amount re-

ported for the previous year. This is encouraging; but the most favorable indications of an improvement in the business are not to be found in statistical documents. They are, however, well known to the Departments and those intimately connected with Life Insurance. There is a manifest improvement in the tone of the business. By the disappearance of badly managed Companies, which have by their recklessness demoralized the public, and caused a general distrust in regard to the stability of Life Insurance, the greatest obstacle which well managed Companies have had to contend with, is removed. Officers of Companies are wide awake, and fully realize their responsibilities. Probably never, within the history of life insurance, have there been such determined efforts on the part of managers to perfect and strengthen their Companies, as are manifest at the present time. Such efforts, if continued, must inevitably restore that public confidence which is essential to the successful prosecution of the business.

STATISTICAL TABLES.

Table A exhibits the Income, Expenditures, Assets, Liabilities and Balances of the several Companies, December 31, 1874. This table shows that the Companies have increased their Assets during the year \$32,029,679, and Liabilities \$26,674,286; \$5,355,395 has been added to surplus. The ratio of Gross Assets to Gross Liabilities has increased from 107.9 per cent. in 1873, to 109.1 per cent. in 1874.

Table B gives the ratio of net Assets to computed premium reserve. The average ratio has increased from 108.23 per cent. in 1873, to 109.14 in 1874.

Table C shows the ratio of Premium Notes and Loans to Premium Reserve. This ratio is constantly diminishing, indicating a tendency to a strictly cash business on the part of the Companies. The ratio in 1873 was 17.90 per cent., against 15.87 in 1874.

Table D gives the ratio of real estate and other investments to gross assets. It simply shows a division of the gross assets into the several classes of which they are composed, together with the ratio of each class to the whole.

Table E exhibits the rates of Interest realized on Investments. The cash assets at interest are \$34,916,813 in excess

of the previous year, and the interest received is \$2,015,561 in excess of the amount received in 1873. The average rate of interest realized is 6.8 per cent., against 6.9 per cent. in 1873. In the Massachusetts Companies, the rate realized has increased from 6.7 per cent. in 1873, to 7.2 per cent. in 1874.

Table F.—Surplus Interest for Dividends. The rate of interest received has varied but slightly, while the rate of excess remains the same as last year; viz., 3.1 per cent.

Table G.—Policies Issued, Terminated and Gained in 1874, with number and amount of Policies in Force. The total amount written during the year was \$105,239,508 less than was written during 1873. The policy and risk account at the foot of the table shows an increase in the number of outstanding policies of 6,473, and the net loss in amount of outstanding insurance to be \$33,476,383.

Table H.—Claims by Death during the Year 1874, and Ratios for five years of Losses to Mean Amount Insured.

The ratio of claims by death to mean number of policies is 1.08, against 1.19 in 1873. The ratio of amount of loss to mean amount insured is 1.17, against 1.28 in 1873.

Table I.—Ratio of Expenses to Mean Amount Insured. In consequence of a lack of uniformity in the method of keeping the income account, ratios of expenses to income do not fairly represent the relative cost, to the several Companies, of transacting their business. Assuming uniformity in the manner of rendering the amount of outstanding insurance, this table is believed to be the fairest comparative ratio of expenses which can be made from the data furnished to the Department.

Table J exhibits the business in this Commonwealth, during the year, as fully as the same has been returned by the Companies.

JOHN HANCOCK LIFE INSURANCE COMPANY.

In January, of the present year, the attention of the Commissioner was called to a published Statement of this Company, with the request that he would carefully scrutinize several items contained therein; but the annual sworn statement of its officers not having then been received, action was

temporarily deferred. On the first day of February, a communication was received from the Directors of the Company, requesting an examination of its affairs. Such examination was promptly made, the results of which are so generally known as to render their repetition in this Report unnecessary. It was gratifying to every true friend of life insurance to ascertain beyond a doubt, that, although the Company had suffered from gross errors and mismanagement, it was yet in a condition to comply with all requirements of the laws, and that the circle of Massachusetts Life Insurance Companies remained unbroken. The vultures, which are said to have gathered in anticipation of a rich feast, found, to their intense disgust, no doubt, that they must seek elsewhere for the wherewithal to satisfy their hunger. Instead of "carrion" they found a live Company, with Officers and Directors determined, by individual effort, as well as by concerted action, to retrieve the errors of their predecessors, and maintain unsullied the honored name of John Hancock.

Although the Commissioner fully realizes that it is no part of his duty to puff individual Companies, or to use the pages of his Report for advertising purposes, yet he feels that the assaults made upon this Company by "wreckers and amalgamators," demand an expression of his entire confidence in the management of this Company and in its future prosperity.

A summary of the business of the Company, for the first six months of the present year, exhibits a gratifying increase of surplus.

NON-FORFEITURE LAW.

The equitable provisions of the law of 1861, known as the "Massachusetts Non-Forfeiture Law," have been productive of much good. Of the correctness of the principle upon which it is founded, there can be no question. It is defective in some respects, however; most apparently so, as relating to the plan of endowment, in connection with life insurance,—a class of business, the future magnitude and importance of which was not anticipated at the time of its enactment. Owing to the provision which allows the Company—in case of a claim made under the law—to deduct from the sum insured the amount of the forborne premiums, with

interest, we have the absurdity of a possible case, wherein, the person having died within the term of temporary insurance, the Company sustains no loss, as the forborne premiums and interest to be deducted actually exceed the amount of the policy. When an endowment policy lapses, the large reserve held upon it extends it for a long period at *life rates*, but the deduction of the endowment premiums virtually defeats the intent of the law. It is evident, that either the net premium, or the office premium at life rates, is the proper deduction to make, although the law will not bear this construction. It is difficult to understand why this deduction of forborne premiums ever became incorporated into the law. If twenty per cent. of the reserve is sufficient to reimburse a Company for the loss of a policy, the remainder being used as a single net premium for insurance, what justice or equity is there in making a further deduction under any circumstances? It is true, that by this arrangement the Company receives upon the policy the same amount that it would have received had the assured not allowed his policy to lapse. At first sight this seems fair, and so it would be if the assured had not already paid, by the deduction of one-fifth of his reserve, all the contributions for expenses and other costs attaching to his insurance. If no deduction had been made from his reserve, the term of his insurance would have been correspondingly lengthened, and then the Company might more properly claim a part, or the whole, of the premiums forborne.

Opinions may differ as to the best method of perfecting this law, but all will agree that some amendments are necessary. The following suggestions are submitted for consideration.

Should not the percentage to be deducted diminish with the age of the policy, and ought the law to take effect unless at least two full premiums have been paid? Would it not simplify and facilitate the business to strike out the provision which allows a Company to retain the forborne premiums? If it can be shown, that, in case this is done, the deduction of twenty per cent. does not fairly remunerate the Company, the percentage to be deducted might be increased. It should, in this connection, be borne in mind that the Company also

retains whatever interest the assured had in the surplus, or "in that portion of the net assets which is in excess of the net value of the policies." If this provision is allowed to remain, ought not the whole of the reserve, minus the indebtedness, to be applied to the purchase of temporary insurance?

The greatest defect in the law is, as before stated, in its relation to endowment policies. May not these be equitably adjusted in this manner? After making a proper deduction from the reserve, appropriate from the balance so much as may be necessary to purchase term insurance up to the time when the original policy would have matured, and apply the remainder to the purchase of a simple endowment, payable at the same date, if the party is then living. This subject deserves the immediate consideration both of the Legislature, and of the officers of State Companies. The attention of the Commissioner is frequently called to cases under this law, and in almost every instance the money paid on account of this legally extended insurance passes into the hands of widows and orphans, who otherwise would have been left entirely destitute. A recent case in the city of Boston forcibly illustrates the beneficence of the law. Several years ago a young man took out a policy in a Massachusetts Company, and after the payment of two premiums, suffered it to lapse. He died a few months since; leaving no property whatever for the support of his widow and three young children, the money received from a chattel mortgage upon the furniture having been expended during his sickness. Among his papers was discovered his old policy. Upon investigation it was found to be in force under the law, and his little family have received nearly five thousand dollars from the Company. A law which so protects the rights of parties in some instances, ought to be so perfected as to be applicable in all cases.

It is not claimed that these suggestions are the best that can be made; they are given with the hope that they may excite an interest which will lead to a careful consideration of this subject by the next Legislature.

LIFE INSURANCE,—PAST, PRESENT AND FUTURE.

Life Insurance is a "necessity of civilization." It is "the only known way given among men" whereby a person, having

but a small income, can provide (in case of his own death) for the future maintenance of those dependent upon him; or whereby one can secure to himself the interest he possesses in the life of another.

Of the perpetuity of such an institution there can be no doubt. The retrograde in the business of Life Insurance in this country is owing to a multitude of causes, none of which necessarily attach to the principle upon which it is based. It is probable, that, in a few instances, Actuaries have prepared plans of insurance which have injured their companies financially; but such schemes have been based too largely upon the brief experience of their companies, and not sufficiently upon the legal tables of mortality, and rates of interest.

The failures in Life Insurance have been the results of gross mismanagement, occasioned by incompetency or something worse. Few, if any, branches of business ever suffered as this has done during the past decade. Reckless managers have wasted its substance by extravagant salaries and office expenses; by foolish, fruitless efforts to secure new business; by dividends, when there was no surplus; by expending money, not to do good, but to avert an evil, usually more imaginary than real; in short, by ways almost innumerable. Agents have abused it by misrepresentations and by attempts to build up their own Companies by decrying others. Wreckers have sought to strand it. Pirates have endeavored to capture it. Blackmailers have levied upon it. In consequence of all this, the weak, inefficiently officered barks have foundered; or perhaps the simile would be more perfect if we say, that after a partially successful attempt to transfer the passengers to a hulk, in most cases nearly, if not quite, as unseaworthy as the one abandoned, the officers have taken to the long-boat and sailed away with colors flying.

But there is a bright side to Life Insurance, made all the brighter by contrast, and a knowledge of the assaults which it has successfully withstood. We have yet remaining a large number of strong companies, managed by men of high character and business ability;—men who fully realize the sacredness of their trusts. Though errors have been made, as will inevitably happen in the conduct of all human affairs, and though questionable expedients have sometimes been adopted,

yet, as a whole, their management has been as perfect as could reasonably have been expected. There is no ground for a reasonable doubt but that these companies will be able to meet all their obligations as they mature.

It is becoming more apparent every day that a radical change in the plans of Life Insurance is demanded. What the public require, and will have, is a form of insurance adapted to their necessities. In the Eighth Annual Report of this Department, page 230, Mr. Wright, then Commissioner, says: "The great object of Life Insurance to the insured, it should be remembered, is to cover the active and personally productive period of life from 25 to 55, or perhaps 60." In view of the correctness of this theory, it is a matter of some surprise that our leading Companies have not made greater efforts than they have to enlighten the people upon the merits of Term Insurance. Had but a small part of the money expended by some Companies to introduce a brilliant triumph of actuarial ingenuity been devoted to setting forth the cheapness and practicability of this form of insurance, the number of their outstanding policies would have been increased, the lapses diminished, and we should have heard much less about coöperative insurance, the demand for which arises principally, if not entirely, from the excessive annual cost of the insurance heretofore offered by legitimate Companies. It is undoubtedly true that Life Insurance is depressed in common with other branches of business; but its revival, when trade generally at all improves, will depend upon the means taken by its managers to meet the wants of the people. Level premiums, extending beyond the producing age, and endowments burdened with enormous expenses, will not meet these wants. There exists, in our Companies of to-day, the genius to originate, and the ability to carry out, plans adapted to the general requirements, and many Companies seem to be already moving in this direction.

The opinion is very generally entertained, that, in view of the large amount of business already acquired, it is not expedient or practicable for the old Companies to change their method of apportioning the expenses. This undoubtedly led to the application, made to the Legislature by the Hon. Elizur Wright, for a charter for a Company to be conducted

upon the Savings Bank plan, of which he is the author, and also to the organization of one new Company in an adjoining State; and more may be expected in consequence.

Of the various schemes or plans for insurance adapted to the wants of the masses, that of Mr. Wright, above alluded to, and that of Mr. Sheppard Homans, known as "Life Insurance without large Accumulations or Reserves," are the most prominent at the present time. Anticipating that one or both of these plans will be brought before the next Legislature, the Commissioner addressed an official letter to each of these gentlemen, requesting a communication setting forth the merits of his particular scheme. A prompt response was given, and the articles will be found in the Appendix, marked respectively A and B. With the plan of Mr. Wright the public are somewhat familiar. It differs from all others in several respects; one of which is, the small margin it allows for the expenses of obtaining business.

The enormous amount of insurance now carried by the Companies in this country, has been almost entirely secured by the persistent efforts of agents. Very few insured persons need any evidence of this fact; their own experience is sufficient. Thus far, the agent has been a necessity of the business; too often a much abused necessity. The honorable solicitor of life insurance (and there are many such) is a public benefactor. In the prosecution of his business he adopts such means as are necessary to insure success. He has read with profit that parable of our Lord, wherein He says, "I say unto you, though he will not rise and give him because he is his friend, yet *because of his importunity* he will rise and give him as many as he needeth." He meets with many rebuffs, and hears his profession derided; but he knows the beneficent character of his work, and perseveres. The widows and orphans, who have, in consequence of his zeal, been spared a trip "over the hill to the poorhouse," are his friends, and their expressions of gratitude far outweigh the abuse he receives. Whether life insurance business can be secured without the aid of agents remains to be demonstrated. The friends of the Savings Bank plan claim that it can be, and are willing to invest their money in such a Company to any extent that the Legislature may require.

CONCLUSION.

Before closing this Report, the Commissioner desires most cordially to express his high appreciation of the ability and fidelity which characterized his predecessor, the Hon. Julius L. Clarke, in the discharge of the responsible duties of this office. The patient, careful investigation, untiring zeal, and discriminating judgment which he displayed in the administration of this Department, enabled him to retire therefrom with the sincere respect of the Companies, the entire confidence of the public, and the best wishes of those who have been associated with him. The retirement of such an officer can but be regarded as a serious loss to the public service of the Commonwealth.

The Commissioner would also cheerfully acknowledge his personal obligations to Mr. Clarke, for the very valuable assistance by which his own initiatory labors have been lightened and simplified.

Respectfully submitted,

STEPHEN H. RHODES,
Insurance Commissioner.

STATISTICAL TABULATIONS.

TABLE A.—SUMMARY OF THE INCOME, EXPENDITURES, ASSETS, LIABILITIES AND BALANCES OF THE SEVERAL COMPANIES,
DECEMBER 31, 1874.

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REPORT OF THE

NAME OF COMPANY.	Cash Guar- antee Capital.	Gross Income.	Gross Expenditures.	Gross Assets.	Gross Liabilities.	Ratio of As- sets to Lia- bilities.	Surplus as re- gards Policy- holders, Dec. 31, 1874.	Surplus as re- gards Policy- holders, Dec. 31, 1873.
MASSACHUSETTS COS.								
Berkshire,	\$25,500	\$678,047	\$342,843	\$2,842,958	\$2,584,316	110.01	\$258,642	\$178,254
John Hancock,	—	839,642	694,530	2,642,828	2,623,606	100.73	19,222	43,807
Massachusetts Hospital,	500,000	118,222	128,439	884,146	153,530	575.87	730,616	724,080
Massachusetts Mutual,	—	1,543,130	949,195	5,532,217	5,036,061	109.85	496,156	410,023
New England Mutual,	—	3,267,537	2,302,925	13,541,549	12,173,173	111.24	1,368,376	1,340,122
State Mutual,	—	430,995	219,876	1,845,356	1,574,381	117.21	270,975	230,585
Totals,	\$525,500	\$6,877,573	\$4,637,808	\$27,289,054	\$24,145,067	113.02	\$3,143,987	\$2,926,871
COS. OF OTHER STATES.								
Ætna,	\$150,000	\$6,068,699	\$4,632,128	\$20,509,391	\$18,844,151	108.85	\$1,665,240	\$1,029,786
American Popular,	284,500	218,414	140,771	701,071	539,079	130.05	161,992	93,768
Atlantic Mutual,	110,000	415,635	311,539	1,240,848	1,129,133	109.89	111,715	81,781
Charter Oak,	200,000	3,926,592	2,684,069	13,185,956	12,910,942	102.13	275,014	23,343

INSURANCE COMMISSIONER.

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Connecticut General, . . .	\$250,000	\$338,910	\$227	1,963	\$902,044	128.36	\$255,919	\$237,930
Connecticut Mutual, . . .	—	10,049,013	7,477	1,939	86,516,552	110.56	3,855,387	4,076,010
Continental, Conn., . . .	300,000	967,173	747	3,658	2,895,429	107.19	208,229	41,523
Continental, N. Y., . . .	100,000	2,712,628	2,507	3,159	6,102,534	106.07	370,625	320,654
Equitable, . . .	100,000	9,650,737	6,614	3,848	24,878,427	102.92	728,421	1,101,155
Germania, . . .	200,000	1,942,940	1,231	3,004	6,324,251	104.99	315,753	230,580
Globe, . . .	100,000	1,131,060	1,107	3,236	3,833,877	107.34	281,359	95,534
Hartford Life and Annuity, . .	300,000	188,891	71	3,919	562,804	146.75	263,115	186,807
Home, . . .	125,000	1,030,579	65	3,155	3,700,701	111.17	413,454	321,993
Homœopathic, . . .	200,000	232,830	17	3,691	528,785	109.82	51,906	42,274
Knickerbocker, . . .	100,000	2,370,032	2,70	3,800	6,795,024	106.51	442,776	394,496
Life Association, . . .	—	2,091,590	1,94	3,557	4,691,632	100.98	45,925	51,494
Manhattan, . . .	100,000	2,122,202	1,40	3,053	8,187,450	117.09	1,399,603	1,254,947
Metropolitan, . . .	—	1,239,253	80	3,113	1,768,913	108.09	143,200	125,919
Mutual, . . .	—	19,857,153	13,06	3,393	68,674,826	105.03	3,455,667	2,693,320

TABLE A.—Summary of the Income, etc., of the several Companies—Concluded.

NAME OF COMPANY.	Cash Guar- antee Capital.	Gross Income.	Gross Expenditures.	Gross Assets.	Gross Liabilities.	Ratio of As- sets to Lia- bilities.	Surplus as re- gards Policy- holders, Dec. 31, 1874.	Surplus as re- gards Policy- holders, Dec. 31, 1873.
Mutual Benefit, . . .	—	\$6,740,762	\$4,812,895	\$30,625,126	\$26,866,450	113.99	\$3,758,676	\$2,066,136
National, Vermont, . .	—	390,629	231,975	1,723,166	1,198,119	143.82	525,047	476,691
National of the U. S., .	\$1,000,000	1,058,176	797,640	3,511,407	2,922,245	120.16	589,162	557,524
New Jersey Mutual, . .	100,000	807,953	623,923	1,544,430	1,307,747	118.10	236,683	181,132
New York, . . .	—	8,059,561	5,344,663	27,249,476	24,802,115	109.86	2,447,361	1,711,064
Northwestern Mutual, .	—	3,992,661	2,466,356	15,485,516	14,188,833	109.14	1,296,683	1,694,459
Penn Mutual, . . .	—	1,056,518	822,090	4,843,673	4,221,340	114.74	622,333	505,531
Phoenix Mutual, . . .	16,000	3,376,355	2,319,004	9,997,585	9,752,997	102.51	244,588	116,430
Provident Life and Trust, .	500,000	774,500	367,767	2,587,061	1,972,691	131.14	614,370	545,024
Security, . . .	110,000	1,375,015	1,437,690	3,510,539	3,400,062	103.25	110,477	197,727
Travelers', . . .	—	671,583	298,011	3,167,555*	2,238,696*	141.49	928,859	741,403
Union Mutual, . . .	—	2,408,700	1,586,087	8,796,699	7,629,969	115.29	1,166,730	801,890

REPORT OF THE

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ERRATA.—In Table A, page xx, the Liabilities of the Northwestern Mutual should stand at \$13,468,833; Ratio of Assets to Liabilities, 114.97; and Surplus as \$2,016,683.
The Total Liabilities of other States as given on page xxi, of Table A, should be \$316,659,297; Ratio, 109.35; and Surplus, \$29,692,707; and Grand Total Liabilities, \$340,804,364; Ratio, 109.61; and Surplus, \$32,736,694.

Vermont,	\$100,000	\$34,697	
Washington,	125,000	1,246,540	
Totals of other States, . .	\$1,820,500	\$99,799,068	\$71
Grand Totals,	\$5,346,000	\$106,676,641	\$76

* Including bo

\$57,091	283.72	\$104,893	-
4,010,586	109.80	393,038	\$264,030
\$18,279,297	108.79	\$27,972,707	\$22,834,428
\$42,424,364	109.09	\$31,116,694	\$25,761,299

note.

TABLE B.—Ratio of Net Assets to Computed Premium Reserve December 31, 1874.

NAME OF COMPANY.	Net Assets or Actual Premium Reserve.	Net present Val. of Policies or Computed Premium Reserve.	Ratio in 1874.	CORRESP'G	
				1873.	
MASSACHUSETTS COS.					
Berkshire, . . .	\$2,776,099	\$2,517,457	110.27	107.83	
John Hancock, . . .	2,621,019	2,601,798	100.74	101.79	
Mass. Mutual, . . .	5,378,636	4,882,480	110.16	109.27	
New England Mut'l,	13,294,619	11,926,243	111.47	112.67	
State Mutual, . . .	1,810,450	1,539,475	117.60	116.81	
Totals, . . .	\$25,880,823	\$23,467,453	110.28	110.14	
COS. OF OTHER STATES.					
Ætna, . . .	\$19,813,526	\$18,148,286	109.18	106.02	
American Popular, . .	684,070	522,079	131.03	120.39	
Atlantic Mutual, . .	1,233,283	1,121,568	109.96	107.61	
Charter Oak, . . .	12,918,265	12,643,251	102.17	100.21	
Connecticut General,	1,131,212	875,293	129.23	130.76	
Connecticut Mutual, .	39,592,013	35,736,626	110.79	112.27	
Continental, Conn., .	3,058,424	2,850,195	107.31	101.59	
Continental, N. Y., .	6,278,370	5,907,746	106.27	105.38	
Equitable, . . .	24,210,039	23,481,618	103.10	105.29	
Germania, . . .	6,490,175	6,174,422	105.11	104.15	
Globe, . . .	4,012,736	3,731,377	107.54	102.49	
Hartford L. and A., .	808,873	545,758	148.21	136.11	
Home, . . .	4,065,155	3,651,701	111.32	109.53	
Homœopathic, . . .	569,340	517,434	110.03	108.93	
Knickerbocker, . . .	7,086,476	6,643,700	106.66	105.40	
Life Association, . .	4,565,790	4,519,865	101.01	103.13	
Manhattan, . . .	9,249,067	7,849,464	117.83	117.29	
Metropolitan, . . .	1,831,511	1,688,311	108.48	108.50	

TABLE B.—*Ratio of Net Assets, &c.*—Concluded.

NAME OF COMPANY.	Net Assets or Actual Premium Reserve.	Net present Val. of Policies or Computed Premium Reserve.	Ratio in 1874.	CORRESP'G RATIOS.	
				1873.	1872.
Mutual, . . .	\$71,386,117	\$67,930,450	105.09	104.84	105.54
Mutual Benefit, .	29,781,212	26,022,536	114.44	108.54	108.11
National, Vermont, .	1,668,911	1,143,864	145.90	146.72	145.99
National of the U. S.,	3,423,222	2,834,059	120.79	121.54	129.49
New Jersey Mutual,	1,459,531	1,222,848	119.36	117.62	101.78
New York, . . .	26,725,572	24,278,211	110.08	107.76	106.19
Northwestern Mut'l, .	14,657,736	13,361,053	109.70	113.84	113.28
Penn Mutual, . . .	4,508,337	3,886,004	116.01	114.78	110.66
Phoenix Mutual	9 769 252	9 524 664	109 57	101 24	107 95
United States, . . .	4,158,156	3,669,649	113.57	110.86	119.81
Vermont,	161,734	56,841	284.53	—	—
Washington,	4,338,099	3,945,061	109.96	107.40	107.18
Totals,	\$337,090,339	\$309,117,632	109.05	—	—
Grand Totals, . . .	\$362,971,162	\$332,585,085	109.14	—	—

TABLE C.—*Ratio of Premium Notes and Loans to Premium Reserve*
December 31, 1874.

NAME OF COMPANY.	Premium Notes and Loans.	Ratio to Reserve in 1874.	CORRESPONDING RATIOS.				
			1873.	1872.	1871.	1870.	1869.
MASSACHUSETTS COS.							
Berkshire, . . .	\$198,880	7.90	8.79	9.84	10.05	12.12	1
John Hancock, . .	394,647	15.17	19.50	22.04	25.65	29.05	3
Mass. Mutual, . . .	988,448	20.24	22.33	23.92	24.40	25.27	2
New Eng. Mutual, .	2,203,004	18.47	20.72	22.68	24.53	28.66	3
State Mutual, . . .	60,925	3.95	3.34	2.93	2.05	—	
Totals, . . .	\$3,845,854	16.39	18.55	20.29	21.79	24.64	2
COS. OF OTHER STATES.							
Ætna,	\$4,664,483	25.70	30.35	35.53	43.11	50.47	4
Amer'n Popular, . .	112,361	21.57	18.36	16.40	15.07	2.10	
Atlantic Mutual, . .	243,977	21.75	23.05	25.27	27.40	22.57	
Charter Oak, . . .	3,761,982	29.75	29.09	31.40	30.59	39.66	
Connecticut Gen'l, .	145,849	16.66	19.41	20.98	20.50	22.17	
Connecticut Mut'l, .	7,189,794	20.12	24.79	30.22	36.38	53.21	
Continental, Conn., .	1,189,905	41.75	45.29	59.65	65.82	68.03	
Continental, N. Y., .	2,140,143	36.23	37.53	36.05	38.91	36.91	
Equitable,	—	—	—	—	—	—	
Germania,	—	—	—	—	—	—	
Globe,	33,671	.90	1.00	.86	.44	.25	
Hartford L. & A., .	—	—	—	—	—	—	
Home,	1,064,869	29.16	30.49	32.66	35.99	40.34	
Homœopathic, . . .	—	—	—	—	2.10	.69	
Knickerbocker, . . .	3,001,428	45.18	47.63	50.28	53.27	56.35	
Life Association, . .	1,398,162	30.93	33.56	37.95	34.42	37.19	
Manhattan,	2,279,736	29.04	31.68	32.94	38.00	42.02	
Metropolitan, . . .	461,177	27.32	25.63	25.64	24.14	24.13	

INSURANCE COMMISSIONER.

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TABLE C.—Ratio of Premium Notes and Loans, &c.—Concluded.

Mutual Benefit, .	\$6,967,097	26.77	29.01	31.07	33.77	40.05	43.70
National, Vt., .	38,678	3.38	3.96	4.54	5.62	6.33	7.62
Nat'l of the U. S., .	67,382	2.38	2.77	.10	—	—	.08
New Jersey Mut., .	363,092	29.69	25.83	25.10	29.23	30.09	34.52
New York, .	910,049	3.75	4.37	5.00	5.51	6.29	7.97
Northwest'n Mut., .	4,294,286	32.14	35.79	39.60	42.55	45.44	45.85
Penn Mutual, .	646,553	16.64	17.29	21.27	28.37	34.90	34.13
Phoenix Mutual, .	3,639,390	38.21	42.66	48.67	56.25	62.66	69.00

ERRATUM.—In Table C, page xxiv, the Ratio of Reserve in 1874, by the American Popular, should be 21.52 instead of 21.57.

Travelers', .	—	—	—	—	—	—	—
Union Mutual, .	2,313,466	30.77	33.79	36.88	37.97	44.09	49.89
United States, .	199,208	5.43	6.66	7.82	15.48	27.10	27.61
Vermont, .	6,745	11.87	—	—	—	—	—
Washington, .	—	—	—	—	—	—	.12
Totals, .	\$48,930,974	15.83	17.86	20.24	22.94	25.90	28.66
Grand Totals, .	\$52,776,828	15.87	17.90	20.20	22.86	27.19	28.66

TABLE D.—Ratio of Real Estate and other Investments to Gross Assets.

NAME OF COMPY.	Gross Assets.	Real Estate owned and Mortgages.		Stocks, Bonds & other Securities owned.		Loaned on Collaterals.		Premium Notes.		Cash Items.		Prens. Unpaid & Int. Accrued & Unpaid.	
		Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.
MASS. COMPANIES.													
Berkshire, . .	\$2,842,958	\$1,760,015	61.91	\$864,280	23.36	\$43,512	1.53	\$198,830	6.99	\$62,641	2.20	\$113,679	4.00
John Hancock, .	2,642,828	1,243,000	47.04	753,578	28.52	75,212	2.84	394,647	14.93	45,491	1.72	130,900	4.95
Mass. Mutual, .	5,532,217	3,296,230	59.60	579,865	10.48	216,397	3.91	988,448	17.86	90,244	1.63	361,034	6.52
New Eng'd Mut.,	13,541,549	3,444,901	25.44	6,272,764	46.32	470,884	3.48	2,203,004	16.27	239,472	1.77	910,524	6.72
State Mutual; .	1,845,356	187,350	10.15	1,490,149	80.75	4,136	.22	60,925	3.30	91,796	4.98	11,000	.60
Totals, . .	\$26,404,908	\$9,931,496	37.61	\$9,760,636	36.96	\$810,141	3.07	\$3,845,854	14.57	\$529,644	2.01	\$1,527,137	5.78
Cos. OF OTHER STATES.													
Ætna, . .	\$20,509,391	\$6,771,578	33.02	\$6,428,661	31.34	\$436,897	2.13	\$4,664,483	22.74	\$1,227,707	5.99	\$980,065	4.78
Amer'n Popular, .	701,071	65,550	9.35	219,028	31.25	26,513	3.78	112,361	16.03	118,328	16.87	159,291	22.72
Atlantic Mutual, .	1,240,848	379,800	30.61	350,610	28.26	12,000	.97	243,977	19.66	162,831	13.12	91,630	7.38
Charter Oak, .	13,185,956	6,226,741	47.22	393,590	2.99	1,290,956	9.79	3,761,982	28.53	882,001	6.69	630,686	4.78
Connecticut Gen'l,	1,157,963	593,554	51.26	245,873	21.23	56,456	4.88	145,849	12.59	66,759	5.77	49,472	4.27
Connecticut Mut'l,	40,371,939	25,982,764	64.36	4,405,013	10.91	282,384	.70	7,189,794	17.81	1,213,932	3.01	1,298,052	3.21
Continent'l, Conn.,	3,103,658	673,032	21.69	527,930	17.01	38,624	1.24	1,189,906	38.34	327,179	10.54	346,988	11.18
Continent'l, N. Y.,	6,473,159	2,162,925	33.41	585,884	9.05	320,909	4.96	2,140,143	33.06	379,339	5.86	883,959	13.66
						105,070	.41	-	-	533,838	2.08	916,335	3.58

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Hartford L. & A.,	\$20,919	\$43,606	77.04	\$36,191	4.38
Home, . . .	4,114,155	1,406,950	36.39	1,216,840	29.68
Homoeopathic, .	580,691	208,754	51.45	208,135	35.84
Knickerbocker, .	7,237,800	3,028,079	41.84	425,543	5.88
Life Association, .	4,737,557	2,481,108	52.37	361,238	7.62
Manhattan, . .	9,587,053	5,303,503	55.32	708,356	7.39
Metropolitan, .	1,912,113	503,750	26.35	341,160	17.84
Mutual, . . .	72,130,493	59,683,330	82.74	8,023,376	11.13
Mutual Benefit, .	30,625,126	12,586,150	41.10	9,756,715	31.80
National, Vt., .	1,723,166	872,080	50.61	622,081	36.10
National of U. S.,	3,511,407	2,510,563	71.75	549,854	15.66
New Jersey Mut.,	1,544,430	664,372	43.02	129,325	8.37
New York, . . .	27,249,476	18,597,129	68.25	5,173,027	18.98
Northwest'n Mut.,	15,485,516	9,852,139	63.62	344,699	2.23
Penn Mutual, . .	4,843,673	2,177,973	44.97	1,493,382	30.83
Phoenix Mutual, .	9,997,585	4,586,212	45.87	590,335	5.91
Provident L. & T.,	2,587,061	455,914	17.62	959,494	37.09
Security, . . .	3,510,539	140,683	4.01	712,100	20.28
Travelers',* . .	2,103,178	1,539,339	73.19	324,592	15.44
Union Mutual, . .	8,796,699	5,225,624	59.40	235,230	2.67
United States, . .	4,412,309	2,881,527	65.31	875,854	19.85
Vermont, . . .	161,984	92,526	57.12	10,700	6.61
Washington, . .	4,403,624	2,102,629	47.75	1,874,450	42.57
Totals, . . .	\$345,187,627	\$208,253,213	60.33	\$54,133,111	15.68
Grand Totals, . .	\$371,592,535	\$218,184,709	58.72	\$63,893,747	17.20

* The business of the Acc'

-	-	\$41,749	5.06	\$51,385	0.22
1,064,869	25.88	131,682	3.20	114,714	2.79
-	-	11,125	1.92	44,258	7.62
3,001,428	41.47	99,599	1.37	615,646	8.51
1,398,162	29.51	131,125	2.77	252,362	5.38
2,279,736	23.78	60,359	.68	591,018	6.16
461,177	24.12	33,744	1.76	462,367	24.18
-	-	2,425,882	3.86	1,997,905	2.77
6,967,097	22.75	501,419	1.64	813,745	2.65
38,678	2.24	37,943	2.20	138,859	8.06
67,382	1.92	95,950	2.73	218,406	6.22
363,092	23.51	88,709	5.74	264,899	17.16
910,049	3.34	1,751,134	6.43	818,137	3.00
4,294,286	27.73	119,799	.77	854,424	5.52
646,553	13.35	90,501	1.87	153,125	3.16
3,639,330	36.40	404,750	4.05	693,558	6.94
108,370	4.18	11,422	.44	137,647	5.33
1,689,181	48.12	122,495	3.49	846,080	24.10
-	-	71,565	3.40	167,682	7.97
2,313,466	1.98	173,186	8.82	775,605	26.30
199,208	4.51	189,629	4.30	186,200	4.22
6,745	4.16	11,375	7.02	10,573	6.53
-	-	175,224	3.98	241,474	5.48
\$48,930,974	14.18	\$12,063,872	3.49	\$16,504,045	4.78
\$52,776,828	14.20	\$12,593,516	3.39	\$18,031,182	4.85

in these amounts.

ments to Gross Assets.

Premium Notes.		Cash Items.		Preme. Unpaid & Int. Accrued & Unpaid.	
Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.
\$198,830	6.99	\$62,641	2.20	\$113,679	4.00
394,647	14.93	45,491	1.72	130,900	4.95
988,448	17.86	90,244	1.63	361,034	6.52
2,203,004	16.27	239,472	1.77	910,524	6.72
60,925	3.30	91,796	4.98	11,000	.60
\$3,845,854	14.57	\$529,644	2.01	\$1,527,137	5.78
\$4,664,483	22.74	\$1,227,707	5.99	\$980,065	4.78
112,361	16.03	118,328	16.87	159,291	22.72
243,977	19.66	162,831	13.12	91,630	7.38
3,761,982	28.53	882,001	6.69	630,686	4.78
145,849	12.59	66,759	5.77	49,472	4.27
7,189,794	17.81	1,213,932	3.01	1,298,062	3.21
1,189,905	38.34	327,179	10.54	346,988	11.18

ERRATA.—In Table D, page xxvii, for the Union Mutual, the per ce on Collaterals should be .84 instead of .83; the per cent. of Premium instead of 1.98; the per cent. of Cash Items, 1.97 instead of 8.82; the Premiums unpaid and Interest accrued and unpaid, 8.82 instead of 26.30.

TABLE D.—Ratio of Real Estate

NAME OF COMPY.	Gross Assets.	Real Estate owned and Mortgages.		Stocks, Bonds & other Securities owned.	
		Amount.	Per ct.	Amount.	Per ct.
MASS. COMPANIES.					
Berkshire, . .	\$2,842,958	\$1,760,015	61.91	\$664,280	23.36
John Hancock, .	2,642,828	1,243,000	47.04	753,578	28.52
Mass. Mutual, .	5,532,217	3,296,230	59.60	579,865	10.48
New Eng'd Mut.,	13,541,549	3,444,901	25.44	6,272,764	46.32
State Mutual, .	1,845,356	187,350	10.15	1,490,149	80.75
Totals, . .	\$26,404,908	\$9,931,496	37.61	\$9,760,636	36.96
COS. OF OTHER STATES.					
Ætna, . . .	\$20,509,391	\$6,771,578	33.02	\$6,428,661	31.34
Amer'n Popular, .	701,071	65,550	9.35	219,028	31.25
Atlantic Mutual, .	1,240,848	379,800	30.61	350,610	28.26
Charter Oak, .	13,185,956	6,226,741	47.22	393,590	2.99
Connecticut Gen'l,	1,157,963	593,554	51.26	245,873	21.23
Connecticut Mut'l,	40,371,939	25,982,764	64.36	4,405,013	10.91
Continent'l, Conn.,	3,103,658	673,032	21.69	527,930	17.01
Continent'l N Y	6,473,150	9,160,005	99.41	505,004	6.05

INSURANCE COMMISSIONER.

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Hartford L. & A.,	\$20,919	\$43,696	77.94	\$38,191	4.38	\$52,808	6.40	-	-	\$41,749	6.06	\$61,385	6.22
Home, . . .	4,114,165	1,496,960	36.39	1,216,840	29.58	89,100	2.16	\$1,064,869	25.88	131,682	3.20	114,714	2.79
Homeopathic, .	580,691	298,754	51.46	208,135	35.84	18,419	3.17	-	-	11,125	1.92	44,258	7.62
Knickerbocker, .	7,237,800	3,028,079	41.84	425,543	5.88	67,505	.93	3,001,428	41.47	99,599	1.37	615,846	8.51
Life Association, .	4,737,557	2,481,108	52.37	361,238	7.62	113,562	2.40	1,398,162	29.51	181,125	2.77	252,362	5.38
Manhattan, . .	9,587,053	5,303,503	55.32	708,356	7.39	644,081	6.72	2,279,736	23.78	60,359	.63	591,018	6.16
Metropolitan, .	1,912,113	503,750	26.35	341,160	17.84	109,915	5.75	461,177	24.12	33,744	1.76	462,367	24.18
Mutual, . . .	72,130,493	59,683,330	82.74	8,023,376	11.13	-	-	-	-	2,425,882	3.36	1,997,905	2.77
Mutual Benefit, .	30,625,126	12,586,150	41.10	9,756,715	31.86	-	-	6,967,097	22.75	501,419	1.64	813,745	2.65
National, Vt., .	1,723,166	872,080	50.61	622,081	36.10	13,525	.79	38,678	2.24	37,943	2.20	138,859	8.06
National of U. S.,	3,511,407	2,519,563	71.75	549,854	15.66	60,252	1.72	67,382	1.92	95,950	2.73	218,406	6.22
New Jersey Mut.,	1,544,430	664,372	43.02	129,325	8.37	34,033	2.20	363,092	23.51	88,709	5.74	264,899	17.16
New York, . . .	27,249,476	18,597,129	68.25	5,173,027	18.98	-	-	910,049	3.34	1,751,134	6.43	818,137	3.00
Northwest'n Mut.,	15,485,516	9,852,139	63.62	344,699	2.23	20,169	.13	4,294,286	27.73	119,799	.77	854,424	5.52
Penn Mutual, . .	4,843,673	2,177,973	44.97	1,493,382	30.83	282,139	5.82	646,553	13.35	90,501	1.87	153,125	3.16
Phoenix Mutual, .	9,997,585	4,586,212	45.87	590,335	5.91	83,400	.83	3,639,330	36.40	404,750	4.05	693,558	6.94
Provident L. & T.,	2,587,061	455,914	17.62	959,494	37.09	914,214	35.34	108,370	4.18	11,422	.44	137,647	5.33
Security, . . .	3,510,539	140,683	4.01	712,100	20.28	-	-	1,689,181	48.12	122,495	3.49	846,080	24.10
Travelers',* . .	2,103,178	1,539,339	73.19	324,592	15.44	-	-	-	-	71,565	3.40	167,682	7.97
Union Mutual, . .	8,796,699	5,225,624	59.40	235,230	2.67	73,588	.83	2,313,466	1.98	173,186	8.82	775,605	26.30
United States, . .	4,412,309	2,881,527	65.31	875,854	19.85	79,891	1.81	199,208	4.51	189,629	4.30	186,200	4.22
Vermont, . . .	161,984	92,526	57.12	10,700	6.61	30,065	18.56	6,745	4.16	11,375	7.02	10,573	6.53
Washington, . .	4,403,624	2,102,629	47.75	1,874,450	42.57	9,847	.22	-	-	175,224	3.98	241,474	5.48
Totals, . . .	\$345,187,627	\$208,253,213	60.33	\$54,133,111	15.68	\$5,302,412	1.54	\$48,930,974	14.18	\$12,063,872	3.49	\$16,504,045	4.78
Grand Totals, .	\$371,592,535	\$218,184,709	58.72	\$63,893,747	17.20	\$6,112,553	1.64	\$52,776,828	14.20	\$12,593,516	3.39	\$18,031,182	4.85

* The business of the Accident Department is not included in these amounts.

TABLE E.—Rates of Interest Realized on Investments.

NAME OF COMPANY.	CASH ASSETS AT INTEREST.			INTEREST RECEIVED AND ACCRUED.			Rate per cent. Realized.
	Cash Assets, Dec. 31, 1873.	Cash Assets, Dec. 31, 1874.	Mean Amount.	Am't Received.	Accrued 1874, Minus 1873.	Total.	
MASSACHUSETTS COMPANIES.							
Berkshire,	\$2,421,968	\$2,729,279	\$2,575,624	\$168,382	\$10,508	\$178,890	6.95
John Hancock,	2,261,798	2,511,928	2,386,863	171,914	—7,553	164,361	6.89
Massachusetts Mutual,	4,610,252	5,171,183	4,890,718	336,050	32,259	368,309	7.53
New England Mutual,	11,768,785	12,625,353	12,197,069	870,089	20,695	890,784	7.30
State Mutual,	1,616,685	1,834,356	1,725,520	108,296	3,400	111,696	6.47
Totals,	\$22,679,488	\$24,872,099	\$23,775,794	\$1,654,731	\$59,309	\$1,714,040	7.21
COMPANIES OF OTHER STATES.							
Ætna,	\$17,929,373	\$19,529,326	\$18,729,349	\$1,378,196	\$54,725	\$1,432,921	7.65
American Popular,	464,115	541,780	502,948	31,286	1,663	32,949	6.55

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REPORT OF THE

TABLE E.—Rates of Interest Realized on Investments — Continued.

NAME OF COMPANY.	CASH ASSETS AT INTEREST.			INTEREST RECEIVED AND ACCRUED.			Rate per cent. Realized.
	Cash Assets, Dec. 31, 1873.	Cash Assets, Dec. 31, 1874.	Mean Amount.	Am't Received.	Accrued 1874, Minus 1873.	Total.	
Mutual Benefit,	\$27,868,890	\$30,451,859	\$29,160,375	\$1,827,754	\$56,447	\$1,884,201	6.46
National, Vermont,	1,419,642	1,631,742	1,525,692	102,249	7,079	109,328	7.17
National of the United States,	3,041,316	3,944,203	3,192,760	196,385	18,090	214,415	6.72
New Jersey Mutual,	1,057,627	1,323,073	1,190,350	59,702	10,362	70,064	5.88
New York,	23,464,410	26,618,742	25,041,576	1,645,106	11,571	1,656,677	6.62
Northwestern Mutual,	13,051,411	15,111,104	14,081,257	1,153,391	12,134	1,165,525	8.28
Penn Mutual,	3,983,886	4,758,431	4,371,159	221,869	15,441	237,310	5.43
Phoenix Mutual,	8,225,817	9,482,105	8,853,961	651,097	51,635	702,732	7.94
Provident Life and Trust,	2,021,817	2,465,527	2,243,672	114,969	5,448	120,417	5.37
Security,	2,847,554	2,747,229	2,797,391	151,442	523	151,965	5.43

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Vermont,	\$162,680	-	\$8,573	-	\$8,573	5.62
Washington,	4,185,826	\$3,915,188	239,411	—\$10,263	229,148	5.85
Totals of other States,	.	.	.	.	.	\$332,868,954	\$315,438,738	\$20,482,653	\$870,452	\$21,358,105	6.77
Grand Totals,	.	.	.	.	.	\$357,241,053	\$339,214,552	\$22,137,384	\$929,761	\$23,067,145	6.80

*** Including Life Department only.**

NOTE.—The total interest earned in 1874 is found by deducting from the amount received during the year the amount which had accrued December 31, 1873, but was paid in during the year 1874, and adding the “accrued and unpaid” interest reported December 31, 1874; or, which is the same in effect, *adding the difference* in the “accrued interest” reported at the beginning and at the end of the year.

TABLE F.—*Surplus Interest for Dividends.*

NAME OF COMPANY.	COMPUTED PREMIUM RESERVE TO EARN 4 PER CT. INTEREST.			Four per cent. to be accumulated by law.	Total Interest, less Interest on Guarantee Capital.*	SURPLUS INTEREST FOR DIVIDENDS.	
	Reserve, Dec. 31, 1873.	Reserve, Dec. 31, 1874.	Mean Amount.			Amount.	Rate per cent.
MASSACHUSETTS COMPANIES.							
Berkshire,	\$2,287,944	\$2,517,457	\$2,402,700	\$96,108	\$177,105	\$80,997	3.37
John Hancock,	2,445,973	2,601,798	2,523,885	100,955	164,361	63,406	2.51
Massachusetts Mutual,	4,422,103	4,882,480	4,652,292	186,092	368,309	182,217	3.92
New England Mutual,	11,097,817	11,926,243	11,512,030	460,481	890,784	490,303	3.74
State Mutual,	1,870,967	1,539,475	1,455,221	58,209	111,696	53,487	3.68
Totals,	\$21,624,804	\$23,467,453	\$22,546,128	\$901,845	\$1,712,255	\$810,410	3.59
COMPANIES OF OTHER STATES.							
Ætna,	\$17,084,645	\$18,148,286	\$17,616,465	\$704,659	\$1,422,421	\$717,762	4.07
American Popular,	482,815	522,079	502,447	20,098	13,034	—7,064	—1.41

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Connecticut General,	\$772,59	098	\$32,964	\$40,620	\$7,656	.93
Connecticut Mutual,	32,396,36	494	1,362,660	2,686,906	1,323,905	3.88
Continental, Conn.,	2,563,48	937	108,278	170,012	61,739	2.28
Continental, N. Y.,	5,974,02	387	287,635	817,278	79,648	1.84
Equitable,	20,784,82	243	886,380	1,412,479	577,149	2.38
Germania,	5,548,67	146	234,462	378,437	143,975	2.46
Globe,	8,844,92	53	151,526	224,845	73,319	1.94
Hartford Life and Annuity,	516,92	39	21,254	37,965	16,711	3.15
Home,	3,573,70	3	140,508	247,351	106,843	3.04
Homeopathic,	466,69		19,683	24,108	4,425	.90
Knickerbocker,	7,231,37		277,501	419,834	142,333	2.05
Life Association,	4,764,72		225,692	324,258	98,566	2.12
Manhattan,	7,258,35		302,156	590,559	288,403	3.82
Metropolitan,	1,469,87		63,164	86,332	23,168	1.47
Mutual,	61,783,89		2,593,287	4,346,118	1,752,851	2.70

to Valued at \$

Dividends.

Dt.	Int.	Four per cent. to be accumulated by law.	Total Interest, less Interest on Guarantee Capital.*	SURPLUS INTEREST FOR DIVIDENDS.	
				Amount.	Rate per cent.
700		\$96,108	\$177,105	\$80,997	3.37
385		100,955	164,361	63,406	2.51
292		186,092	368,309	182,217	3.92
330		460,481	890,784	480,303	3.74
221		58,209	111,696	53,487	3.68
128		\$901,845	\$1,712,255	\$810,410	3.59
465		\$704,659	\$1,422,421	\$717,762	4.07
447		20,098	13,034	—7,064	—1.41
514		42,785	53,180	10,395	.97

ERRATA.—In Table F, page xxxiii, the “Interest to be Accumulated the Life Association, should be \$185,692; Surplus Interest for Dividend and Rate per cent., 2.98, instead of 2.12.

In same Table, page xxxv, Totals of other States should be: Interest mulated by Law, \$11,816,717; Surplus Interest for Dividends, \$9,219, cent., 3.11. Grand Totals—Interest to be Accumulated by Law, \$12 plus Interest for Dividends, \$10,030,363; and Rate per cent., 3.14.

TABLE F.—

NAME OF COMPANY.	COMPUTED F.
	Reserve, Dec. 3 1873.
MASSACHUSETTS COMPANIES.	
Berkshire,	\$2,287,94
John Hancock,	2,445,97
Massachusetts Mutual,	4,422,10
New England Mutual,	11,097,81
State Mutual,	1,370,96
Totals,	<u>\$21,624,80</u>
COMPANIES OF OTHER STATES.	
Aetna,	\$17,084,64
American Popular,	482,81

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Connecticut General,	\$772,893	\$875,293	\$824,098	\$82,964	\$40,620	\$7,656	.98
Connecticut Mutual,	32,896,362	35,736,626	34,066,494	1,862,660	2,685,965	1,323,806	3.88
Continental, Conn.,	2,568,480	2,850,195	2,706,887	108,278	170,012	61,739	2.28
Continental, N. Y.,	5,974,028	5,907,746	5,940,887	237,635	317,278	79,643	1.34
Equitable,	20,784,869	23,481,618	22,133,243	885,930	1,412,479	527,149	2.38
Germania,	5,548,671	6,174,422	5,861,546	234,462	378,437	143,975	2.46
Globe,	3,844,929	3,731,377	3,788,153	151,526	224,845	73,319	1.94
Hartford Life and Annuity,	516,921	545,758	531,339	21,254	37,965	16,711	3.15
Home,	3,373,706	3,651,701	3,512,703	140,508	247,351	106,843	3.04
Homeopathic,	466,694	517,434	492,064	19,683	24,108	4,425	.90
Knickerbocker,	7,231,373	6,643,700	6,937,536	277,501	419,834	142,333	2.05
Life Association,	4,764,720	4,519,865	4,642,292	225,692	324,258	98,566	2.12
Manhattan,	7,258,353	7,849,464	7,553,908	302,156	590,559	288,403	3.82
Metropolitan,	1,469,874	1,688,311	1,579,092	63,164	86,932	23,168	1.47
Mutual,	61,733,896	67,930,450	64,832,173	2,593,287	4,346,118	1,752,831	2.70

* Interest on guarantee capital is computed at 7 per cent.

United States,	.	.	.	.	.	\$3,376,675	\$3,669,649	\$3,523,162	\$140,926	\$257,592	\$116,666	3.31
Vermont,	.	.	.	.	.	-	56,841	56,841	2,274	1,573	-701	-1.23
Washington,	.	.	.	.	.	3,572,368	3,945,061	3,758,714	150,349	220,898	70,049	1.86
Totals of other States, .	.	.	.	.	.	\$283,718,196	\$309,117,632	\$296,417,914	\$11,856,717	\$21,036,670	\$9,179,953	3.10
Grand Totals, .	.	.	.	.	.	\$305,343,000	\$332,585,085	\$318,964,042	\$12,758,562	\$22,748,925	\$9,990,963	3.13

* Interest on guarantee capital is computed at 7 per cent.

TABLE G.—Policies Issued, Terminated and Gained in 1874, with number and amount of Policies in Force December 31.

NAME OF COMPANY.	ISSUED.		TERMINATED.		GAIN OR LOSS.		POLICIES IN FORCE.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MASSACHUSETTS COMPANIES.								
Berkshire,	850	\$1,854,038	711	\$1,775,049	139	\$78,989	4,709	\$10,823,154
John Hancock,	726	1,282,441	1,596	3,765,089	—870	—2,482,648	6,891	14,549,614
Massachusetts Mutual,	1,709	4,929,165	1,539	3,808,260	170	1,125,905	14,491	33,764,744
New England Mutual,	2,983	8,187,336	3,535	9,933,949	—552	—1,746,613	21,302	62,595,608
State Mutual,	510	1,233,500	182	454,054	328	779,446	4,484	8,998,971
Totals,	6,778	\$17,486,480	7,563	\$19,731,401	—785	—\$2,244,921	51,877	\$130,732,091
COMPANIES OF OTHER STATES.								
Ætna,	9,716	\$15,182,318	7,726	\$19,539,475	1,990	—\$4,357,157	55,572	\$94,506,992
American Popular,	664	2,196,584	439	1,185,248	225	1,011,336	3,154	8,262,899

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	892		1,831,145	847	\$2,126,659	—16	—\$295,514	3,400	\$6,884,552
Connecticut General,	6,885	.	19,965,324	5,119	16,401,421	1,766	3,563,903	65,316	185,366,633
Connecticut Mutual,	2,807	.	3,248,759	2,787	5,846,168	20	—2,597,409	10,820	16,332,158
Continental, Conn.,	6,300	.	13,864,991	8,457	18,005,936	—2,157	—4,140,945	25,774	53,650,538
Continental, New York,	9,610	.	32,291,329	8,768	37,442,944	842	—5,151,615	48,180	181,029,001
Equitable, . . .	2,500	.	3,275,452	2,448	4,097,248	52	—821,796	19,792	34,090,100
Germania, . . .	.	.	.	.	.	.	.	.	.
Globe, . . .	2,611	.	5,862,867	4,473	12,446,854	—1,862	—6,589,987	10,687	22,957,361
Hartford Life and Annuity,	299	.	349,801	679	2,002,078	—380	—1,652,277	2,623	4,439,866
Home, . . .	1,089	.	1,952,548	1,420	2,791,280	—331	—838,732	10,421	20,936,412
Homœopathic, . . .	906	.	1,477,378	729	1,450,927	177	26,451	2,668	4,659,852
Knickerbocker, . . .	1,704	.	3,662,495	3,878	11,005,490	—2,174	—7,342,995	11,770	28,042,935
Life Association, . . .	4,866	.	11,479,281	5,883	22,562,454	—1,017	—11,083,173	12,000	44,088,827
Manhattan, . . .	1,778	.	5,286,959	1,803	5,749,224	—25	—462,265	13,060	41,541,665
Metropolitan, . . .	8,280	.	12,070,435	7,906	10,869,155	374	1,201,280	18,972	27,385,145
Mutual, . . .	12,754	.	38,115,906	8,258	26,052,040	4,496	12,063,866	90,914	301,878,726

TABLE G.—Policies Issued, Terminated and Gained in 1874—Continued.

NAME OF COMPANY.	ISSUED.		TERMINATED.		GAIN OR LOSS.		POLICIES IN FORCE.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Mutual Benefit,	4,102	\$11,139,725	2,739	\$10,708,414	1,363	\$431,311	41,302	\$131,938,427
National, Vermont,	720	1,799,902	502	1,250,502	218	549,400	4,422	9,637,698
National of the United States,	2,601	5,770,591	3,417	8,590,296	—816	—2,819,705	10,678	23,903,172
New Jersey Mutual,	4,601	7,701,469	3,149	6,334,435	1,452	1,367,034	9,362	16,511,485
New York,	7,254	19,875,687	7,016	22,646,653	238	—2,770,966	43,398	122,835,123
Northwestern Mutual,	5,149	11,653,594	5,009	11,187,011	140	466,583	35,402	65,301,021
Penn Mutual,	1,216	2,957,463	786	2,758,170	430	199,293	8,175	24,521,171
Phoenix Mutual,	6,471	10,704,481	8,327	17,265,531	—1,856	—6,561,050	33,418	69,211,105
Provident Life and Trust,	1,306	4,434,402	811	2,287,109	495	2,147,293	5,993	17,714,477
Security,	3,765	6,668,800	4,792	9,823,009	—1,027	—3,154,209	10,091	23,395,255

Vermont.	.	.	.	111	\$200,370	94	\$161,041	17	\$39,329	483	\$907,000
Washington,	.	.	.	1,786	8,936,740	2,021	4,998,125	—235	—1,061,385	11,022	25,021,417
Totals of other States,	.	.	.	129,870	\$295,634,267	122,612	\$326,865,729	7,258	—\$31,231,462	692,428	\$1,766,452,135
Grand Totals,	.	.	.	136,648	\$313,120,747	130,175	\$346,597,130	6,473	—\$33,476,383	744,905	\$1,897,184,226

POLICY AND RISK ACCOUNT FOR THE YEAR.

Number of policies issued,	.	.	.	.	.	136,648	Total amount written,	.	.	.	\$313,120,747 00
Number terminated from all causes,	.	.	.	.	.	130,175	Total insurance terminated,	.	.	.	346,597,130 00
Gain in 24 Companies,	.	.	.	.	.	19,824	Gain in 19 Companies,	.	.	\$32,897,073 00	
Loss in 15 Companies,	.	.	.	.	.	13,351	Loss in 20 Companies,.	.	.	66,373,456 00	
Net Gain,	.	.	.	.	.	6,473	Net Loss,	.	.	\$33,476,383 00	\$33,476,388 00

TABLE H.—*Claims by Death during the Year 1874, and Ratios for five years of Losses to Mean Amount Insured.*

NAME OF COMPANY.	Com- menced Business.	CLAIMS BY DEATH IN 1874.		Ratio to Mean No. of Policies.	RATIOS OF AMOUNT OF LOSS TO MEAN AMOUNT INSURED.					Average for the five years given.
		No.	Amount.		1874.	1875.	1876.	1877.	1878.	
Massachusetts Hospital,	1823,	1	\$5,000	-	-	-	-	-	-	-
Mutual, New York,	1843,	934	2,997,290	1.05	1.01	1.05	.94	.99	.76	.95
New England Mutual,	1844,	265	841,517	1.23	1.32	1.19	1.16	1.27	1.11	1.21
Mutual Benefit,	1845,	511	1,850,334	1.26	1.40	1.36	1.49	1.27	1.12	1.33
New York,	1845,	455	1,411,690	1.05	1.14	1.25	1.30	1.18	1.33	1.24
State Mutual,	1845,	45	88,700	1.04	1.03	.98	.86	.97	.83	.93
Connecticut Mutual,	1846,	779	2,244,780	1.21	1.22	1.44	1.32	1.11	1.01	1.22
Penn Mutual,	1847,	89	254,018	1.12	1.04	1.72	1.60	1.07	1.42	1.37
Union Mutual,	1849,	190	466,631	.94	1.01	1.03	.92	.89	.81	.93
Total	1850,	618	1,969,460	1.13	1.42	1.77	1.49	1.19	1.28	1.43

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Manhattan,	1850,	179	\$589,672	1.37	1.44	1.60	1.34	1.08	1.15	1.32
National, Vermont,	1850,	47	110,588	1.09	1.18	1.07	.81	.49	1.08	.98
United States,	1850,	147	858,760	1.41	1.56	1.84	1.09	1.37	.91	1.25
Berkshire,	1851,	61	119,188	1.31	1.11	1.14	1.06	.78	.91	1.00
Massachusetts Mutual,	1851,	138	845,045	.96	1.04	.98	1.07	.92	1.12	1.03
Phoenix Mutual,	1851,	350	898,958	1.02	1.24	1.29	1.18	1.21	.84	1.14
Knickerbocker,	1853,	229	597,255	1.78	1.89	1.86	2.00	1.58	1.50	1.77
Northwestern Mutual,	1858,	342	675,330	.97	1.04	1.09	.87	1.12	.77	.98
Equitable,	1859,	457	1,820,790	.95	1.00	1.25	1.04	1.06	1.09	1.09
Germania,	1860,	299	544,868	1.51	1.58	1.69	1.34	1.17	1.31	1.42
Home,	1860,	100	215,000	.95	1.01	1.09	1.14	.63	.83	.94
Washington,	1860,	108	337,410	.96	1.30	1.16	1.08	1.20	.96	1.14
John Hancock,	1862,	54	132,931	.74	.84	1.29	1.26	.78	.71	.98
Security,	1862,	155	449,502	1.46	1.80	1.99	1.77	1.58	1.06	1.64
Continental, Conn.,	1864,	106	164,075	.98	.93	.94	1.00	.98	.86	.94

TABLE H.—*Claims by Death during the Year 1874, &c.—Continued.*

Ratio to Mean No. of Policies.	RATIOS OF AMOUNT OF LOSS TO MEAN AMOUNT INSURED.					Average for the five years given.
	1874.	1875.	1876.	1877.	1878.	
1.35	1.56	1.51	1.34	1.26	1.02	1.34
.81	.72	.89	1.11	.48	.61	.76
.82	.82	1.30	1.32	1.54	1.11	1.22
1.03	1.21	1.13	.77	.66	.97	.95
.78	.75	.64	1.13	.75	.51	.76
.39	.33	.47	.45	.46	.67	.48
1.09	1.06	1.49	1.45	1.20	.65	1.17
.92	1.12	1.19	.94	1.03	.65	.99
.39	.50	.85	.57	.72	.18	.56

Life Association,	1868,	144	\$563,830	1.15	1.18	1.70	.89	.81	.69	1.03
National of the United States, .	1868,	114	210,224	1.01	.82	1.20	1.04	.70	.73	.90
Vermont,	1869,	2	4,000	.42	.04	-	-	-	-	-
Totals,	-	8,081	\$22,257,654	1.08	1.17	1.28	1.19	1.07	1.01	1.14

TABLE I.—Ratio of Expenses to Mean Amount Insured.

NAME OF COMPANY.	Mean Amount Insured, 1874.	Expenses.*	Ratio.	CORRESPONDING RATIOS.								
				1873.	1873.	1871.	1870.	1869.	1868.	1867.	1866.	1865.
MASSACHUSETTS COMPANIES.												
Berkshire,	\$10,778,598	\$86,622	.80	.81	.85	1.11	.86	.90	1.11	1.39	.98	.84
John Hancock,	15,790,938	132,169	.84	.95	1.16	1.02	.97	1.10	1.06	1.28	1.11	.98
Massachusetts Mutual,	33,200,791	227,199	.68	.72	.76	.71	.78	.87	.64	.69	.63	.70
New England,	63,462,384	315,511	.50	.51	.70	.53	.57	.73	.79	.71	.57	.44
State,	8,604,248	44,622	.52	.58	.65	.56	.45	.52	.47	.49	.42	.40
COMPANIES OF OTHER STATES.												
Ætna,	96,685,570	698,390	.72	.70	.69	.64	.67	.84	1.20	1.21	1.23	1.15
American Popular,	7,757,281	76,678	.99	1.25	1.01	.88	1.06	1.10	1.15	2.12	.67	-
Atlantic Mutual,	7,407,744	65,786	.89	1.01	.90	1.08	1.14	1.20	1.42	2.30	1.16	-
Charter Oak,	62,016,527	514,292	.83	.85	.92	.92	1.00	1.05	1.03	1.11	1.17	1.11
Connecticut General,	7,031,044	84,938	1.20	.97	1.04	1.31	1.31	1.46	1.57	1.99	3.83	1.76

INSURANCE COMMISSIONER.

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Continental, Conn.,	\$17,634,183	\$168,887	.96	1.12	1.28	1.39	1.54	1.53	1.86	1.86	1.86	1.36	-
Continental, N. Y.,	55,721,010	615,790	1.11	1.07	1.10	1.17	1.04	1.15	1.42	2.98	1.18	-	-
Equitable,	182,655,565	1,790,572	.98	.85	.84	.79	.78	.84	.88	1.01	.93	.87	.87
Germania,	84,466,412	294,941	.86	.87	.89	.98	.93	1.02	1.05	.89	.92	1.01	1.01
Globe,	26,136,696	242,839	.93	1.08	1.09	1.30	1.49	1.61	1.47	1.21	1.41	.95	.95
Hartford Life and Annuity,	5,054,914	86,761	.73	1.87	1.95	1.60	1.57	1.81	3.81	9.05	-	-	-
Home,	21,352,747	145,123	.68	.70	.74	.76	.81	.85	.87	1.05	.95	.80	.80
Homeopathic,	4,645,541	58,910	1.27	1.15	1.26	1.47	1.58	3.26	2.51	-	-	-	-
Knickerbocker,	31,714,432	253,965	.80	.91	.67	.84	1.09	1.21	1.24	1.52	1.41	1.21	1.21
Life Association,	47,646,579	584,165	1.23	1.10	1.46	1.08	1.60	1.46	-	-	-	-	-
Manhattan,	41,771,097	339,509	.81	.86	.81	.75	.73	.80	.81	.91	.67	.65	.65
Metropolitan,	26,884,505	268,537	1.00	1.21	1.04	1.19	2.11	1.89	3.10	.92	-	-	-
Mutual,	295,692,232	1,593,191	.54	.69	.47	.52	.57	.73	.81	.96	.88	.58	.58
Mutual Benefit,	131,691,122	646,347	.49	.54	.51	.53	.55	.55	.55	.62	.55	.55	.55
National, Vermont,	9,961,860	47,327	.51	.61	.79	.64	.69	.62	.52	.56	.48	.59	.59

* Including net cost of capital.

TABLE I.—Ratio of Expenses to Mean Amount Insured—Continued.

NAME OF COMPANY.	Mean Amount Insured, 1874.	Expenses.*	Ratio.	CORRESPONDING RATIOS.								
				1873.	1873.	1871.	1870.	1869.	1868.	1867.	1866.	1865.
National of the United States, .	\$25,893,962	\$228,319	.88	1.28	.82	1.37	1.32	3.29	1.92	—	—	—
New Jersey Mutual, . . .	15,828,348	214,344	1.35	.94	.67	.99	.93	1.11	1.06	1.67	.82	—
New York,	123,253,755	742,870	.60	.68	.78	.76	.97	1.08	.94	.79	.80	.80
Northwestern Mutual,. .	64,996,512	567,500	.87	.73	.79	.81	.87	1.02	1.21	1.01	1.05	1.05
Penn,	24,415,472	168,882	.69	.68	.59	.58	.70	.83	.53	—	—	—
Phoenix Mutual,	72,472,718	482,532	.67	.77	.82	.83	1.02	.89	.98	1.12	.76	1.31
Provident Life and Trust, .	16,632,279	129,017	.78	.89	.83	.91	.95	1.21	1.28	1.99	2.31	1.97
Security,	24,962,569	273,252	1.09	1.05	.99	.98	1.17	1.37	1.20	1.65	1.28	1.12
Travelers',	17,261,403.	135,478	.78	.61	.52	.54	.62	.74	.92	1.25	1.56	—
Union,.	46,056,062	466,764	1.01	.88	1.01	.79	.75	.85	.80	1.12	1.00	.87
												.82

Vermont,	\$907,000	\$10,163	1.12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Washington,	25,916,739	196,016	.76	.85	.90	.84	.92	1.61	1.42	1.25	1.16	1.23							
Totals,	\$1,910,383,775	\$14,801,189	.76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

* Including net cost of capital.

TABLE J.—*Massachusetts Business, 1874.*

NAME OF COMPANY.	POLICIES ISSUED.		Premiums Received.	Losses Paid.	Losses Incurred.	Policy Claims unpaid.
	Number.	Amount.				
MASSACHUSETTS COMPANIES.						
Berkshire,	209	\$402,423	\$299,700	\$58,786	\$80,633	\$32,000
John Hancock,	253	376,389	286,061	81,582	75,672	6,089
Massachusetts Mutual,	351	1,077,552	339,037	94,600	103,107	20,600
New England Mutual,	349	925,504	751,223	219,550	252,550	33,000
State Mutual,	219	469,500	211,112	43,150	53,150	10,000
Totals,	1,381	\$3,251,368	\$1,887,133	\$497,688	\$565,112	\$101,689
COMPANIES OF OTHER STATES.						
Ætna,	533	\$686,533	\$197,103	\$89,124	\$85,968	\$26,653
American Popular,	9	43,090	33,500	469	469	-
Atlantic Mutual,	13	20,942	19,291	10,000	11,500	1,500
	601	604,065	467,303	136,700	113,300	26,600

INSURANCE COMMISSIONER.

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Connecticut Mutual,	255	\$806,200	\$614,119	\$190,186	\$152,705	\$38,590
Continental, Conn.,	62	104,000	74,867	21,500	15,500	8,000
Continental, N. Y.,	625	1,340,225	197,887	60,925	61,500	8,500
Equitable,	429	1,370,945	333,767	75,500	27,500	2,000
Germania,	12	14,349	17,533	3,000	3,000	-
Globe,	81	206,875	48,608	3,828	3,500	1,000
Hartford Life and Annuity,	27	25,126	19,592	-	-	-
Home,	10	28,500	59,875	14,000	19,000	5,000
Homœopathic,	55	97,695	15,511	-	-	-
Knickerbocker,	105	313,150	46,022	15,746	20,746	7,000
Life Association,	111	248,430	21,413	-	-	-
Manhattan,	56	151,001	108,621	21,500	30,500	9,000
Metropolitan,	193	289,205	23,227	4,000	5,000	2,000
Mutual,	797	1,801,685	1,164,962	356,839	343,003	52,079
Mutual Benefit,	133	334,885	354,350	178,000	142,000	20,050

REPORT OF THE

TABLE J.—*Massachusetts Business, 1874*—Continued.

NAME OF COMPANY.	POLICIES ISSUED.		Premiums Re- ceived.	Losses Paid.	Losses Incurred.	Policy Claims unpaid.
	Number.	Amount.				
National, Vermont,	146	\$490,000	\$86,658	\$31,776	\$32,776	\$2,000
National of the United States,	62	140,332	19,965	13,769	18,769	5,000
New Jersey Mutual,	90	217,500	31,490	16,000	17,000	1,000
New York,	456	1,375,985	384,438	67,386	83,116	15,730
Northwestern Mutual,	81	291,750	58,757	-	-	-
Penn Mutual,	23	65,500	21,286	7,000	9,200	3,200
Phoenix Mutual,	554	859,240	86,967	22,400	-	-
Provident Life and Trust,	30	62,601	29,875	3,409	3,409	-
Security,	187	234,767	59,760	11,036	—19,600	—7,600
Travelers,	148	260,267	60,876	19,588	16,355	10,000
			000 012	116,199	142,999	37,400

MASSACHUSETTS LIFE
INSURANCE COMPANIES.

**DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT
OF ANNUAL STATEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1874.**

DETAILED STATEMENTS OF ASSETS AND LIABILI

BERKSHIRE LIFE INSURANCE COMPANY, PITTSFIELD

[Incorporated May, 1851. Commenced business September, 1851.]

Paid-up Capital, \$

THOMAS F. PLUNKETT, *President.* Secretary, JAMES W

EDWARD BOLTWOOD, *Vice-President.*

Principal Office, Pittsfield.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities :—

	Par value.	M
United States 6 per cent. Reg'd Bonds, 1881, .	\$50,000 00	\$
“ “ 5-20 Registered Bonds, 1867, .	50,000 00	
“ “ 5-20 Coupon Bonds, 1867, .	140,000 00	10
“ “ 5 per cent. Coupon Bonds, 1874, .	45,000 00	
Concord City Bonds,	15,000 00	
North Adams Water Scrip,	43,000 00	
Cheshire Town Loan,	14,000 00	
Hinsdale Town Loan,	3,000 00	
Pittsfield Town Loan,	25,000 00	
Berkshire County Loan,	80,000 00	
458 shares Pittsfield Nat'l Bank,	45,800 00	
300 “ Agricultural Nat'l Bank,	30,000 00	
250 “ Adams Nat'l Bank,	25,000 00	
	<u>\$565,800 00</u>	\$

Securities held as Collateral for Cash Loans :—

	Market value.	L
58 shares Agricultural Nat'l Bank,	\$11,600 00	
Central Pacific R. R. Bond,	950 00	
Stockbridge and Pittsfield R. R. Stock,	1,200 00	
150 shares Adams Nat'l Bank,	18,750 00	}
70 “ Fourth Nat'l Bank (N. Y.),	7,000 00	
35 “ American Express Co.,	2,240 00	
10 “ Pittsfield Nat'l Bank,	1,350 00	
28 “ Agricultural Nat'l Bank,	5,600 00	
United States Bonds, 1867,	1,200 00	
30 shares Pittsfield Gas-Light Co.,	4,200 00	
67 “ Massasoit Paper Co.,	8,375 00	
	<u>\$62,465 00</u>	

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$1,580,014 59
on collateral security,	43,512 48
Premium notes and loans on interest,	198,830 32
Unencumbered real estate,	180,000 00
Stocks, bonds and securities,	664,280 00
Cash in Company's office,	629 28
deposited in various banks,	62,012 13
Interest accrued on cash loans and bonds,	38,828 72
on premium notes and loans,	7,616 04
Uncollected premiums on policies in force,	\$35,283 59
Deferred premiums payable in instalments,	39,420 82
	<hr/>
	\$74,704 41
Amount deducted to reduce the above to the net values charged against the policies,	7,470 44
Net amount deferred and outstanding prem's,	<hr/> 67,233 97
	<hr/>
Gross present Assets,	\$2,842,957 53

UNADMITTED ASSETS.

Cash in hands of agents,	\$7,500 89
Furniture, safes and fixtures,	3,000 00
	<hr/>
Total unadmitted Assets,	\$10,500 89

LIABILITIES.

Death losses in process of adjustment,	\$33,000 00
Matured endowments in process of adjustment,	15,000 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent),	\$2,532,141 23
Deduct net value of re-insured risks,	14,683 85
Net re-insurance reserve,	<hr/> 2,517,457 38
All other liabilities; viz., premiums paid in advance,	12,904 30
Liability on account of tontine policies,	5,954 15
	<hr/>
Gross present Liabilities as to Policy-holders,	\$2,584,315 83
Surplus as regards Policy-holders,	\$258,641 70

INCOME.

Cash received for new and renewal premiums,	\$468,229 09
Re-insurance premiums from other companies,	3,597 17
Total cash premium income,	<hr/> \$471,826 26

Received for interest on cash loans, . . .	\$103,968
for interest on securities owned, . . .	39,896
on premium notes or loans, . . .	12,537
on other debts due the Company, . . .	3,838
for rents,	8,020
Discount on claims paid in advance, . . .	120
Total interest and rents,	<u> </u>
Total Cash Income,	
Premium notes received (gross),	\$36,218
Notes received from other companies for as-	
suming their risks,	1,620
Total note income,	<u> </u>
Gross Income,	

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$110,465
for matured endowments,	7,201
for lapsed, surrendered and purchased	
policies,	65,835
for dividends to policy-holders, . . .	65,891
Total cash paid policy-holders,	<u> </u>
Cash paid for dividends to stockholders, . . .	\$1,785
for premiums to other companies for	
policies re-insured,	5,297
for commissions to agents,	35,825
for salaries and expenses of agents, . . .	7,462
for medical examinations,	2,338
for salaries and pay of officers and	
employés,	12,818
Total pay account,	<u> </u>
Cash paid for taxes and fees,	\$5,557
for rents,	6,940
for office, agency and incidental ex-	
penses,	15,425
Total miscellaneous expenditures,	<u> </u>
Total Cash Expenditures,	
Notes used in payment of losses and claims, . .	\$1,841
in purchase of surrendered policies, . . .	4,505
in payment of dividends to policy-	
holders,	11,453
Notes voided by lapse of policies,	16,245
Total note expenditures,	<u> </u>
Gross Expenditures,	

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$202,164 64	
received during 1874,	37,839 00	
Total,		\$240,003 64
Used as per expenditures,	\$34,045 90	
Redeemed by maker in cash,	7,127 42	
Total deductions,		41,173 32
Balance December 31, 1874,		\$198,830 32

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY,
BOSTON.

[Incorporated April 21, 1862. Commenced business December 27, 1862.]

GEORGE THORNTON, *President.**Secretary pro tem.,* E. BACON.*SAMUEL ATHERTON, *Vice-President.**Actuary,* A. E. BARKER.*Principal Office, Sears Building.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities:—

	Par value.	Market value.
United States 5-20 Registered Bonds,	\$75,000 00	\$88,340 00
“ “ 5-20 Coupon Bonds, 1867,	15,000 00	17,775 00
“ “ Registered Bonds, 1881,	10,000 00	11,850 00
Portland City Bonds,	5,000 00	4,704 00
Bath City Bonds,	2,000 00	1,860 00
Salem City Bonds,	11,000 00	10,560 00
Lynn City Bonds,	14,000 00	13,600 00
Boston City Bonds,	25,000 00	25,375 00
Cambridge City Bonds,	4,200 00	4,158 00
Albany City Bonds,	10,000 00	9,600 00
Cincinnati City Bonds,	10,000 00	10,300 00
Chicago City Bonds,	10,000 00	10,000 00
Loan to Town of Brighton,	25,000 00	25,375 00
100 shares New England Nat'l Bank,	10,000 00	14,800 00
50 “ Tremont Nat'l Bank,	5,000 00	6,187 50
70 “ Continental Nat'l Bank,	7,000 00	8,260 00
30 “ Boylston Nat'l Bank,	3,000 00	4,650 00
100 “ Washington Nat'l Bank,	10,000 00	14,800 00
Old Colony and Newport R. R. Bonds, 6s,	11,000 00	10,961 00
“ “ “ “ “ 7s,	18,000 00	18,315 00
Vt. Cent. and Vt. and Canada Equip. Bonds, 8s,	6,000 00	3,480 00
Ogdens'g and Lake Champ. Equip. Bonds, 8s,	5,000 00	4,450 00
Phila., Wil. and Baltimore R. R. Bonds, 6s,	7,000 00	6,860 00
Western (Mass.) R. R. Bonds, 6s,	5,000 00	5,000 00
Ill. Grand Trunk R. R. Mortgage Bonds, 8s,	20,000 00	20,400 00

* Now GEORGE B. WOODWARD.

Mich. Central R. R. Mortgage Bonds, 8s, . . .	\$5,000 00
Grand River Valley (Mich.) R. R. Bonds, 8s, . .	10,000 00
Cedar Rapids and Mo. River Mort. Bonds, 7s, . .	15,000 00
Lansing, Jack. and Sag. 1st Mort. Bonds, 8s, . .	10,000 00
Boston and Albany R. R. Bonds, 7s,	75,000 00
Boston and Providence R. R. Bonds, 7s,	25,000 00
Chicago, Burl'n and Quincy R. R. Bonds, 7s, . .	20,000 00
120 shares Vermont and Canada R. R.,	12,000 00
Loan to Old Colony R. R. Co.,	50,000 00
Loan to Boston and Providence R. R. Co., . . .	113,000 00
Newton and Watertown Gas-Light Co. Bonds, . .	20,000 00
Loan to the Appleton Co.,	25,000 00
Loan to Continental Mills,	25,000 00
	<hr/>
	\$728,200 00

Securities held as Collateral for Cash Loans:—

	Market value.
Cedar Rapids and Mo. River R. R. Bonds, . . .	\$4,300 00
Narragansett Steamship Co. Bonds,	6,525 00
22 shares of "The Prop'rs of Long Wharf," . .	2,200 00
197 " Burl'n and Mo. River R. R. (Iowa), . . .	21,029 75
10 " Michigan Central R. R.,	800 00
10 " Boston and Albany R. R.,	1,360 00
110 " Burl'n and Mo. River R. R. (Iowa), . . .	11,742 50
205 " American Whip Co.,	20,500 00
Worcester City Bond (1892),	497 00
	<hr/>
	\$68,954 25

All other Assets:—

Cash in hands of agents (secured), . . . . .	.
Loaned on personal security, . . . . .	.

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate, . . . . .	.
on collateral security, . . . . .	.
Premium notes and loans on interest, . . . . .	.
Stocks, bonds and securities, . . . . .	.
Cash in Company's office, . . . . .	.
deposited in various banks, . . . . .	.
Interest accrued on cash loans and bonds, . . .	.
on premium notes and loans, . . . . .	.
All other assets, . . . . .	.
Uncollected premiums on policies in force, . .	\$47,343 39
Deferred premiums payable in instalments, . .	59,295 75
	<hr/>
	\$106,639 14

Amount deducted to reduce the above to the net values charged against the policies, . . .	\$21,327 83	
Net amount deferred and outstanding prem's, . . .	<u> </u>	\$85,311 31
Gross present Assets,		<u>\$2,642,828 03</u>

UNADMITTED ASSETS.

Furniture, safes and fixtures (cost \$15,000), \$4,000 00

LIABILITIES.

Death losses in process of adjustment,	\$19,339 00	
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$2,606,844 22	
Deduct net value of re-insured risks,	5,046 60	
Net re-insurance reserve,	<u> </u>	2,601,797 62
Due on account of rents,		1,687 50
All other liabilities; viz., premiums paid in advance,		<u>782 30</u>
Gross present Liabilities as to Policy-holders,		\$2,623,606 42
Surplus as regards Policy-holders,		\$19,221 61

INCOME.

Cash received for new and renewal premiums,	\$597,975 99	
Received for interest on cash loans,	\$36,742 00	
for interest on securities owned,	36,813 97	
on premium notes or loans,	21,080 10	
on other debts due the Company,	73,580 85	
Discount on claims paid in advance,	3,696 60	
Total interest,	<u> </u>	171,913 52
Total Cash Income,		<u>\$769,889 51</u>
Premium notes received (gross),		<u>69,752 27</u>
Gross Income,		\$839,641 78

EXPENDITURES.

Cash paid for losses and policy claims,	\$191,762 90	
for matured endowments,	5,030 43	
to annuitants,	1,772 00	
for lapsed, surrendered and purchased policies,	190,415 04	
for dividends to policy-holders,	21,427 12	
Total cash paid to policy-holders,	<u> </u>	\$410,407 49
Cash paid for premiums to other companies for policies re-insured,	\$929 47	
for commissions to agents,	68,368 11	
for medical examinations,	4,112 50	

MASSACHUSETTS LIFE

Cash paid for salaries and pay of officers and employés,	\$30,984 52
Total pay account,	<u> </u>
Cash paid for taxes and fees,	\$4,297 80
for rents,	8,011 07
for commuting commissions,	5,285 46
for furniture, safes and fixtures,	81 56
for office, agency and incidental expenses,	11,028 23
Total miscellaneous expenditures,	<u> </u>
Total Cash Expenditures,	<u> </u>
Notes used in payment of losses and claims,	\$7,782 50
in purchase of surrendered policies,	5,490 70
in payment of dividends to policy-holders,	6,583 06
Notes voided by lapse of policies,	131,167 50
Total note expenditures,	<u> </u>
Gross Expenditures,	<u> </u>

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$477,117 57
received during 1874,	69,752 27
Total,	<u> </u>
Used as per expenditures,	\$151,023 76
Redeemed by maker in cash,	1,199 45
Total deductions,	<u> </u>
Balance December 31, 1874,	<u> </u>

MASSACHUSETTS HOSPITAL LIFE INSURANCE CO
BOSTON.

[Incorporated February 14, 1818. Commenced business 1823.]

Paid-up Capital,

PETER C. BROOKS, *President*.*Secretary, J. C.**Actuary, GEORGE T. BIGELOW.**Principal Office, Boston.*

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	1
on collateral security,	
Unencumbered real estate,	
Stocks, bonds and securities,	

Cash deposited in various banks,	\$4,627 56
Interest accrued on cash loans and bonds,	17,471 04

Gross present Assets, \$884,145 79

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	153,530 31
--	------------

Surplus as regards Policy-holders, \$730,615 48

INCOME.

Cash received for renewal premiums,	\$549 85
for sale of annuities,	12,814 00
Total cash premium income,	<hr/> \$13,363 85
Received for interest on securities owned and mortgages,	47,756 03
from commissions on trusts,	57,101 95

Gross Income, \$118,221 83

EXPENDITURES.

Cash paid for losses and policy claims,	\$5,000 00
to annuitants,	28,068 36
Total cash paid policy-holders,	<hr/> \$33,068 36
Cash paid for dividends to stockholders,	\$50,000 00.
for salaries and pay of officers and employés,	20,200 00
Total pay account,	<hr/> 70,200 00
Cash paid for taxes and fees,	\$11,242 21
for rents,	2,500 00
to Massachusetts General Hospital,	10,000 00
for office, agency and incidental ex- penses,	1,427 97
Total miscellaneous expenditures,	<hr/> 25,170 18

Gross Expenditures, \$128,438 54

**MASSACHUSETTS MUTUAL LIFE INSURANCE CO
SPRINGFIELD.**

[Incorporated May 15, 1851. Commenced business August 1, 1851]

E. W. BOND, *President.*

Secretary, AVER

HENRY FULLER, Jr., *Vice-President.*

Actuary, O. I

Principal Office, Springfield.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities :—

	Par value.	
United States 6 per cent. Bonds, 1881, . . .	\$52,700 00	
“ “ 5-20 Bonds, 1868, . . .	95,000 00	
“ “ 5-20 Bonds, 1865, . . .	52,000 00	
New York State Bonds, . . .	70,000 00	
Springfield City Bonds, . . .	3,000 00	
5 shares Agawam Nat'l Bank, Springfield, .	500 00	
20 “ Pyncheon Nat'l Bank, Springfield, .	2,000 00	
100 “ First Nat'l Bank, Springfield, .	10,000 00	
81 “ Second Nat'l Bank, Springfield, .	8,100 00	
33 “ Chicopee Nat'l Bank, Springfield, .	3,300 00	
10 “ John Hancock Nat'l B'k, Springfield,	1,000 00	
15 “ Eliot Nat'l Bank, Boston, . . .	1,500 00	
25 “ Webster Nat'l Bank, Boston, . . .	2,500 00	
15 “ Merchants' Nat'l Bank, Boston, . .	1,500 00	
47 “ Nat'l Bank of Commerce, Boston, .	4,700 00	
50 “ Metropolitan Nat'l Bank, N. Y., .	5,000 00	
24 “ First Nat'l Bank, Chicopee, . . .	2,400 00	
34 “ First Nat'l Bank, Northampton, .	3,400 00	
300 “ Boston and Albany R. R. Co., . .	30,000 00	
Council Bluffs and St. Joseph R. R. Bond, .	30,000 00	
Burlington, C. Rapids and Minn. R. R. Bonds,	12,050 00	
Kansas Pacific R. R. Bonds, . . .	26,000 00	
Peoria and Rock Island R. R. Bonds, . . .	5,000 00	
Indiana, Bloom'n and Western R. R. Bonds, .	40,000 00	
Potsdam and Watertown R. R. Bonds, . . .	5,000 00	
St. Louis, Alton and Terre Haute R. R. Bonds,	31,500 00	
Buffalo, New York and Erie R. R. Bonds, .	6,000 00	
Missouri Pacific R. R. Bonds, . . .	24,000 00	
St. Joseph and Denver City R. R. Bonds, .	20,000 00	
Kansas Pacific Coupon Certificates, . . .	4,095 00	
	<hr/>	
	\$552,245 00	\$552,245 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loan
10 shares Bigelow Manufacturing Co., . . .	\$600 00	
7 “ Glasgow Manufacturing Co., . . .	1,225 00	
19 “ Springfield Gas-Light Co., . . .	2,850 00	

15 shares Union Paper Manufacturing Co.,	.	.	\$2,100 00	\$1,500 00
150 " " " " "	.	.	21,000 00	10,000 00
25 " Pyncheon Nat'l Bank,	.	.	4,125 00	2,800 00
20 " Union Paper Manufacturing Co.,	.	.	2,800 00	5,000 00
50 " Worthy Paper Manufacturing Co.,	.	.	5,000 00	
20 " Aetna Fire Insurance Co.,	.	.	3,800 00	1,500 00
14 " N. Y., N. H. and Hartford R. R.,	.	.	1,862 00	1,300 00
30 " Worcester Gas-Light Co.,	.	.	3,900 00	6,500 00
13 " Pyncheon Nat'l Bank,	.	.	2,145 00	
5 " John Hancock Nat'l Bank,	.	.	650 00	
8 " Lancaster Nat'l Bank,	.	.	880 00	
5 United States 5-20 Bonds, 1865,	.	.	5,900 00	5,000 00
6 " " " " "	.	.	7,080 00	6,850 00
25 shares Chapin Bank and Trust Co.,	.	.	3,125 00	2,000 00
40 " N. Y., N. H. and Hartford R. R.,	.	.	5,320 00	5,000 00
100 " Riverside Paper Co.,	.	.	15,000 00	15,000 00
8 Council Bluffs and St. Joseph R. R. Bonds,	.	.	7,200 00	10,000 00
5 St. Joseph and Council Bluffs R. R. Bonds,	.	.	4,500 00	
39 shares N. Y., N. H. and Hartford R. R.,	.	.	5,187 00	3,000 00
150 " Massasoit Paper Co.,	.	.	21,000 00	11,000 00
5 " N. Y., N. H. and Hartford R. R.,	.	.	665 00	500 00
1 Pettes County R. R. Bond,	.	.	1,000 00	924 10
100 shares Cocheco Nat'l Bank (Dover, N. H.),	.	.	12,000 00	10,000 00
465 " Union Paper Manufacturing Co.,	.	.	63,700 00	40,000 00
150 " " " " "	.	.	21,000 00	66,500 00
27 Missouri Valley R. R. Bonds,	.	.	22,950 00	
40 " " " " "	.	.	34,000 00	
Policies assigned as collateral,	.	.	—	1,400 00
			<u>\$282,564 00</u>	<u>\$208,674 10</u>

Other Cash Loans :—

Loaned on personal security,	Cash value.
							\$2,116 25

All other Assets :—

Bill receivable, secured,	\$5,606 38
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SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$3,138,999 00
on collateral security,	.	.	.	.	.	208,674 10
Other cash loans,	.	.	.	.	.	2,116 25
Premium notes and loans on interest,	.	.	.	.	.	988,447 80
Unencumbered real estate,	.	.	.	.	.	157,230 73
Stocks, bonds and securities,	.	.	.	.	.	579,865 00
Cash in Company's office,	.	.	.	.	.	53,312 12
deposited in various banks,	.	.	.	.	.	36,931 96
Interest accrued on cash loans and bonds,	.	.	.	.	.	125,536 03
on premium notes and loans,	.	.	.	.	.	34,058 91
All other assets,	.	.	.	.	.	5,606 38

Uncollected premiums on policies in force, .	\$99,128 09
Deferred premiums payable in instalments, .	140,680 14
	<u>\$239,808 23</u>
Amount deducted to reduce the above to the net values charged against the policies, .	38,369 31
Net amount deferred and outstanding prem's, .	<u>\$</u>
Gross present Assets,	\$5,4

UNADMITTED ASSETS.

Cash in hands of agents, . . .	\$22,835 41
Furniture, safes and fixtures, . .	10,884 61
Total unadmitted Assets, . . .	<u>\$33,720 02</u>

LIABILITIES.

Death losses due and unpaid,	
in process of adjustment,	1
resisted,*	
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$4,898,402 62
Deduct net values of re-insured risks, . . .	15,922 70
Net re-insurance reserve,	<u>4,88</u>
Unpaid dividends of surplus due policy-holders,	2
Gross present Liabilities as to Policy-holders,	\$5,08
Surplus as regards Policy-holders,	\$49

INCOME.

Cash received for new and renewal premiums, .	\$941,267 67
Re-insurance premiums from other companies, .	5,469 09
Total cash premium income,	<u>\$94</u>
Received for interest on cash loans,	\$218,975 81
for interest on securities owned,	50,544 84
on premium notes or loans,	48,712 15
on other debts due the Company,	14,475 51
for rents,	2,510 00
Discount on claims paid in advance,	831 95
Total interest and rents,	<u>336</u>
Total Cash Income,	\$1,282
Premium notes received (gross),	\$258,598 99
Notes received from other companies for as- suming their risks,	1,743 55
Total note income,	<u>260</u>
Gross Income,	\$1,543,

* Including resisted losses of previous years.

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$299,053 88	
for matured endowments, . . .	915 91	
for lapsed, surrendered and purchased policies, . . .	69,288 21	
for dividends to policy-holders, . . .	93,941 07	
Total cash paid policy-holders, . . .	<u> </u>	\$463,199 07
Cash paid for premiums to companies for policies re-insured, . . .	\$2,426 29	
for commissions to agents, . . .	70,470 31	
for salaries and expenses of agents, . . .	60,053 66	
for medical examinations, . . .	5,291 00	
for salaries and pay of officers and employes, . . .	40,648 48	
Total pay account, . . .	<u> </u>	178,889 74
Cash paid for taxes and fees, . . .	\$10,779 29	
for rents, . . .	10,513 74	
for furniture, safes and fixtures, . . .	4,436 72	
for office, agency and incidental expenses, . . .	24,005 52	
Profit and loss account, . . .	1,000 00	
Total miscellaneous expenditures, . . .	<u> </u>	50,735 27
Total Cash Expenditures, . . .	<u> </u>	\$692,824 08
Notes used in payment of losses and claims, . . .	\$14,723 09	
in purchase of surrendered policies, . . .	21,925 60	
in payment of dividends to policy-holders, . . .	136,869 57	
Notes voided by lapse of policies, . . .	82,852 31	
Total note expenditures, . . .	<u> </u>	256,370 57
Gross Expenditures, . . .	<u> </u>	\$949,194 65

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873, . . .	\$987,470 38	
received during 1874, . . .	260,342 54	
Total, . . .	<u> </u>	\$1,247,812 92
Used as per expenditures, . . .	\$256,370 57	
Redeemed by maker, in cash, . . .	2,994 55	
Total deductions, . . .	<u> </u>	259,365 12
Balance December 31, 1874, . . .	<u> </u>	\$988,447 80

160 shares	Nat'l City Bank, Lynn,	\$16,000 00	\$21,920 00
240 "	Nat'l Eagle Bank, Lynn,	24,000 00	29,820 00
150 "	Hide and Leather Nat'l Bank,	15,000 00	17,850 00
200 "	Revere Nat'l Bank,	20,000 00	24,400 00
120 "	State Nat'l Bank,	12,000 00	13,740 00
320 "	Tremont Nat'l Bank,	32,000 00	39,680 00
200 "	Webster Nat'l Bank,	20,000 00	22,050 00
	Boston Safe Deposit and Trust Co.,	1,250 00	1,250 00
744 shares	Boston and Albany R. R. Co.,	74,400 00	99,696 00
300 "	Boston and Maine R. R. Co.,	30,000 00	33,300 00
300 "	Boston and Prov. R. R. Co.,	30,000 00	44,700 00
800 "	Chicago, Bur. and Q. R. R. Co.,	80,000 00	86,800 00
800 "	Conn. and Passumpsic R. R. Co.,	80,000 00	52,800 00
300 "	Eastern R. R. Co.,	30,000 00	16,200 00
300 "	Phila., Wil. and Balto. R. R. Co.,	15,000 00	16,500 00
120 "	Fitchburg R. R. Co.,	12,000 00	15,000 00
150 "	New York and New Haven R. R. Co.,	15,000 00	20,250 00
850 "	Norwich and Worcester R. R. Co.,	85,000 00	105,400 00
100 "	Northern R. R. Co.,	10,000 00	9,100 00
200 "	Conn. River R. R. Co.,	20,000 00	28,000 00
220 "	Chicago and Alton R. R. Co.,	22,000 00	22,880 00
400 "	Ports., Gt. Falls and Conway R. R. Co.,	40,000 00	14,000 00
200 "	Port., Saco and Ports. R. R. Co.,	20,000 00	22,750 00
100 "	Eastern R. R. Co. (N. H.),	10,000 00	4,700 00
176 Bonds	Conn. and Passump. R. R. Co.,	176,000 00	168,960 00
200 "	Eastern R. R. Co., . . . \$10,000 each,	250,000 00	225,000 00
50 "	" " " " 1,000 each,		
80 "	Phila., Wil. and Balto. R. R. Co.,	80,000 00	76,200 00
22 "	Western R. R., Co., . . . \$1,000 each,	23,500 00	23,500 00
3 "	" " " " 500 each,		
18 "	Agricul. Branch R. R. Co.,	18,000 00	15,300 00
73 "	Mich. Central R. R. Co.,	73,000 00	75,190 00
27 "	Boston, Clint. and Fitch. R. R. Co.,	28,000 00	25,690 00
	\$1,000 each,		
2 "	Boston, Clint. and Fitch. R. R. Co.,		
	\$500 each,		
10 "	Boston and Lowell R. R. Co.,	10,000 00	9,600 00
600 "	Boston, Con. and Mont. R. R. Co.,	600,000 00	614,500 00
120 "	Chicago, Bur. and Q. R. R. Co.,	120,000 00	122,100 00
12 "	Worcester and Nashua R. R. Co.,	75,000 00	77,250 00
	\$5,000 each,		
15 "	Worcester and Nashua R. R. Co.,		
	\$1,000 each,		
15 "	New Haven and Derby R. R. Co.,	15,000 00	15,000 00
20 "	Nashua and Rochester R. R. Co.,	100,000 00	93,000 00
55 shares	Boston Gas-Light Co.,	27,500 00	40,150 00
5 "	Massachusetts Cotton Mills,	5,000 00	5,325 00
5 "	Dwight Manuf. Co.,	2,500 00	2,125 00
		<hr/>	<hr/>
		\$6,145,100 00	\$6,272,764 12

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Banks Stocks,	\$84,390 00	\$64,200 00
Railroad Bonds,	151,340 00	146,620 62
Manufacturing Stocks,	147,840 00	117,500 00
United States Securities,	20,498 00	17,300 00
Railroad Stocks,	126,072 00	103,575 00
Phil. and Reading Coal and Iron Co. Bond,	4,250 00	4,000 00
City and Town Loans,	8,600 00	6,600 00
Philadelphia Renewals,	20,000 00	5,000 00
Policies assigned to the Co.,	12,938 88	6,088 50
	<hr/>	<hr/>
	\$575,928 88	\$470,884 12

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$2,464,760 13
on collateral security,	470,884 12
Premium notes and loans on interest,	2,203,004 09
Unencumbered real estate,	980,140 48
Stocks, bonds and securities,	6,272,764 12
Cash deposited in various banks,	233,800 54
Interest accrued on cash loans and bonds,	191,066 81
on premium notes and loans,	72,000 00
Rents due and accrued,	5,671 00
Uncollected premiums on policies in force,	\$395,696 00
Deferred premiums payable in instalments,	291,331 40
	<hr/>
	\$687,027 40
Amount deducted to reduce the above to the net values charged against the policies,	39,570 00
Net amount deferred and outstanding prem's,	<hr/>
	647,457 40
	<hr/>
Gross present Assets,	\$13,541,548 69

LIABILITIES.

Death losses unpaid,	\$102,200 00
Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	11,926,243 14
Unpaid distributions of surplus due policy-holders,	144,730 15
	<hr/>
Gross present Liabilities as to Policy-holders,	\$12,173,173 29
	<hr/>
Surplus as regards Policy-holders,	\$1,368,375 40

INCOME.

Cash received for new and renewal premiums,	\$1,654,372 31
Received for interest on cash loans,	\$208,432 24
for interest on securities owned,	437,974 99
on premium notes or loans,	194,240 47

1874.]

INSURANCE COMPANIES.

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Received for rents,	\$29,441 70	
Total interest and rents,	<u> </u>	\$870,089 40
Total Cash Income,		\$2,524,461 71
Premium notes received (gross),		743,074 90
Gross Income,		<u>\$3,267,536 61</u>

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$815,496 55	
for matured endowments,	56,212 90	
for lapsed, surrendered and purchased policies,	372,801 89	
for distributions to policy-holders, . . .	309,238 78	
Total cash paid policy-holders,	<u> </u>	\$1,553,749 62
Cash paid for commissions to agents, . . .	\$144,691 56	
for medical examinations,	11,601 99	
for salaries and pay of officers and employes,	62,609 02	
Total pay account,	<u> </u>	218,902 57
Cash paid for taxes,	\$17,579 10	
for office, agency and incidental expenses,	96,608 63	
Total miscellaneous expenditures,	<u> </u>	114,187 73
Total Cash Expenditures,		<u>\$1,886,839 92</u>
Notes used in payment of losses and claims, . .	\$66,625 40	
in purchase of surrendered policies, . . .	65,545 76	
in payment of distributions to policy-holders,	151,144 30	
voided by lapse of policies,	132,769 31	
Total note expenditures,	<u> </u>	416,084 77
Gross Expenditures,		<u>\$2,302,924 69</u>

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873, . .	\$2,595,514 73	
received during 1874,	743,074 90	
Total,	<u> </u>	\$3,338,589 63
Used as per expenditures,	\$416,084 77	
Redeemed by maker, in cash,	428,169 37	
Total deductions,	<u> </u>	844,254 14
Balance December 31, 1874,		<u>*\$2,494,335 49</u>

* \$2,203,004 00 loaned.
291,331 40 quarterly.
\$2,494,335 40

STATE MUTUAL LIFE ASSURANCE COMPANY, WORCESTER.

[Incorporated March 16, 1844. Commenced business June 1, 1845.]

ISAAC DAVIS, *President*.*Secretary*, CLARENDON HARRIS.EMORY WASHBURN,
CHARLES L. PUTNAM, } *Vice-Presidents*. *Actuary*, WILLIAM E. STARR.*Principal Office, No. 240 Main Street.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities:—

	Par value.	Market value.
United States Bonds,	\$271,000 00	\$321,812 50
State of Maine Bonds,	1,000 00	1,018 75
of New Hampshire Bonds,	1,000 00	1,015 00
Town of Charlton Bonds,	1,000 00	1,000 00
of Northampton Bonds,	23,500 00	23,500 00
of Westborough Bonds,	5,000 00	5,000 00
of Marlborough Bonds,	8,000 00	8,000 00
City of Portland Bonds,	9,841 49	9,841 49
of Springfield Bonds,	94,000 00	96,720 00
of Cambridge Bonds,	14,000 00	14,642 50
of Lynn Bonds,	50,000 00	50,130 91
of Brookline Bonds,	40,000 00	40,000 00
of Worcester Bonds,	393,000 00	393,000 00
of Providence Bonds,	25,000 00	25,250 00
80 shares Millbury Nat'l Bank,	8,000 00	9,280 00
79 " Grafton Nat'l Bank,	7,900 00	9,243 00
50 " Leicester Nat'l Bank,	5,000 00	6,000 00
20 " Northborough Nat'l Bank,	2,000 00	2,700 00
100 " Third Nat'l Bank, Springfield,	10,000 00	16,600 00
40 " City Nat'l Bank, Worcester,	4,000 00	5,400 00
25 " Central Nat'l Bank, Worcester,	2,500 00	3,700 00
187 " Quinsigamond Nat'l Bank,	18,700 00	23,936 00
35 " Worcester Nat'l Bank,	3,500 00	4,725 00
167 " Howard Nat'l Bank, Boston,	16,700 00	19,205 00
50 " Webster Nat'l Bank, Boston,	5,000 00	5,525 00
112 " Hide and Leather Nat'l B'k, Boston,	11,200 00	13,370 00
75 " Republic Nat'l Bank, Boston,	7,500 00	9,000 00
50 " First Nat'l Bank, Boston,	5,000 00	10,500 00
100 " Continental Nat'l Bank, Boston,	10,000 00	11,800 00
67 " Shawmut Nat'l Bank, Boston,	6,700 00	8,375 00
90 " Revere Nat'l Bank, Boston,	9,000 00	10,980 00
40 " Eliot Nat'l Bank, Boston,	4,000 00	4,910 00
195 " Atlantic Nat'l Bank, Boston,	19,500 00	28,275 00
100 " Tremont Nat'l Bank, Boston,	10,000 00	12,375 00
115 " Redemption Nat'l Bank, Boston,	11,500 00	17,278 75
25 " Suffolk Nat'l Bank, Boston,	2,500 00	3,250 00
Nashua and Worcester R. R. Bonds,	40,500 00	47,790 00

Nashua and Worcester R. R. Loan, . . .	\$90,000 00	\$90,000 00
Providence and Worcester R. R. Loan, . . .	125,000 00	125,000 00
	<hr/>	<hr/>
	\$1,372,041 49	\$1,490,148 90

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Nashua and Worcester R. R. Bonds, . . .	\$3,540 00	\$3,000 00

Other Cash Loans:—

	Cash value.
Loaned on personal security,	\$1,135 75

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$137,350 00
on collateral security,	3,000 00
Other cash loans,	1,135 75
Premium notes and loans on interest,	60,925 35
Unencumbered real estate,	50,000 00
Stocks, bonds and securities,	1,490,148 90
Deposited in various banks,	91,796 01
Interest accrued on cash loans and bonds, on premium notes and loans,	10,000 00 1,000 00
	<hr/>
Gross present Assets,	\$1,845,356 01

LIABILITIES.

Death losses in process of adjustment,	\$23,500 00
resisted,*	5,000 00
Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	1,539,474 74
Unpaid dividends of surplus due policy-holders,	6,406 06
	<hr/>
Gross present Liabilities as to Policy-holders,	\$1,574,380 80
Surplus as regards Policy-holders,	\$270,975 21

INCOME.

Cash received for new and renewal premiums, \$256,209 32	
for all other premiums (extra risks),	294 38
Total cash premium income,	<hr/> \$256,503 70
Received for interest on cash loans and securi- ties owned,	\$105,706 53
on premium notes or loans,	2,589 04
Total interest,	<hr/> 108,295 57
Total Cash Income,	<hr/> \$364,799 27
Premium notes received (gross),	66,195 26
	<hr/>
Gross Income,	\$430,994 53

* Including resisted losses of previous years.

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$77,650 00	
for lapsed, surrendered and purchased		
policies,	12,925 71	
for dividends to policy-holders, . . .	84,678 53	
Total cash paid policy-holders, . . .	<u> </u>	\$175,254 24
Cash paid for commissions to agents, . . .	\$19,904 17	
for salaries and expenses of agents, . .	1,984 18	
for medical examinations,	1,500 00	
for salaries and pay of officers and		
employés, and incidental expenses,	18,052 41	
Total pay account,	<u> </u>	41,440 76
Cash paid for taxes and fees,	\$1,181 26	
for rents,	2,000 00	
Total miscellaneous expenditures, . . .	<u> </u>	3,181 26
Gross Expenditures,		<u> </u>
		\$219,876 26

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873, . .	\$45,901 41	
received during 1874,	66,195 26	
Total,	<u> </u>	\$112,096 67
Redeemed by maker, in cash,		51,171 32
Balance December 31, 1874,		<u> </u>
		\$60,925 35

LIFE INSURANCE COMPANIES OF OTHER STATES.

**DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING
DECEMBER 31, 1874.**

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ÆTNA LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated 1820. Commenced business 1850.]

Paid-up Capital, \$150,000 00

T. O. ENDERS, *President.**Secretary, J. L. ENGLISH.*AUSTIN DUNHAM, *Vice-President.**Actuary, H. W. ST. JOHN.**Principal Office, No. 228 Main Street.**Attorney to accept service, DWIGHT CHESTER, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds :—

		Par value.	Market value.
235 shares	Conn. River Banking Co., . .	\$11,750 00	\$14,100 00
100	" Metropolitan Bank, N. Y., . .	10,000 00	13,100 00
918	" Phoenix Nat'l Bank, Hartford, . .	91,800 00	144,126 00
400	" Mercantile Nat'l Bank, Hartford, . .	40,000 00	49,200 00
560	" City Nat'l Bank, Hartford, . .	56,000 00	60,480 00
750	" Hartford Nat'l Bank, Hartford, . .	75,000 00	117,000 00
739	" First Nat'l Bank, Hartford, . .	73,900 00	99,765 00
1552	" Nat'l Exchange Bank, Hartford, . .	77,600 00	95,448 00
1608	" American Nat'l Bank, Hartford, . .	80,400 00	107,736 00
807	" Farmers and Mechanics' Bank, . .	80,700 00	104,103 00
200	" Suffield Nat'l Bank,	20,000 00	24,400 00
250	" New Britain Nat'l Bank,	25,000 00	30,000 00
836	" Charter Oak Nat'l Bank, Hartford, . .	83,600 00	107,844 00
700	" Ætna Nat'l Bank, Hartford,	70,000 00	87,500 00
200	" Hartford Trust Co.,	20,000 00	21,000 00
50	" United States Trust Co., Hartford, . .	5,000 00	5,000 00
200	" Rockville Nat'l Bank,	20,000 00	20,600 00
40	" Dominion Bank, Canada,	2,000 00	2,360 00
	United States Gov. Bonds,	500 00	590 00
	" " Reg'd 5-20 Bonds, 1868,	140,000 00	165,200 00
	" " " " " 1867,	100,000 00	118,000 00
	" " Coupon Bonds, 1865,	82,250 00	97,055 00
	" " 6s, of 1881,	10,000 00	11,837 50
368 shares	Conn. River R. R.,	36,800 00	49,680 00
63	" Ætna Fire Insurance Co.,	6,300 00	12,222 00
955	" N. Y., N. H. and Hartford R. R., . .	95,500 00	127,015 00

Indianapolis and Cin. R. R. Bonds, . . .	\$50,000 00	\$42,500 00
Columbus and Indianapolis R. R. Bonds, . . .	50,000 00	42,500 00
Cin. and Indiana R. R. Bonds, . . .	24,000 00	20,400 00
Cleveland, Painesville and Ash. R. R. Bonds, . . .	26,000 00	26,000 00
Dayton and Mich. R. R. Bonds, . . .	15,500 00	14,415 00
Little Miami R. R. Bonds, . . .	1,000 00	1,000 00
New York Central R. R. Bonds, . . .	4,000 00	3,720 00
Union Pacific R. R. Bonds, . . .	30,000 00	27,000 00
Harlem and Port Chester R. R. Bonds, . . .	100,000 00	101,000 00
N. Y. Central and Hudson River R. R. Bonds, . . .	100,000 00	112,000 00
Keokuk and Des Moines Val. R. R. Bonds, . . .	21,054 00	15,675 00
Indiana Central R. R. Bonds, . . .	9,000 00	9,000 00
Cleveland and Pitts'g R. R. Bonds, . . .	4,000 00	4,000 00
Southern Minnesota R. R. Bonds, . . .	22,000 00	11,500 00
“ “ “ “ . . .	50,000 00	12,500 00
City of Terre Haute Bonds, . . .	30,000 00	28,500 00
City of Richmond Bonds, . . .	25,000 00	21,250 00
“ “ “ 8s, . . .	30,000 00	30,000 00
Edgar County Bonds, . . .	67,000 00	53,600 00
Paris Township Bonds, . . .	15,000 00	12,000 00
Mobile City Bonds, . . .	150,000 00	120,000 00
Georgetown Township Bonds, . . .	30,000 00	30,000 00
Newman Township Bonds, . . .	12,000 00	11,700 00
Camargo Township Bonds, . . .	15,000 00	14,625 00
Garrett Township Bonds, . . .	13,000 00	12,675 00
Elwood Township Bonds, . . .	32,000 00	32,000 00
Hartford Town 10-30 Bonds, . . .	21,000 00	21,000 00
Warren County Bonds, . . .	1,000 00	930 00
Hartford City Bonds (non-taxable), . . .	69,000 00	69,000 00
Hartford Town Bonds, “ . . .	11,000 00	10,975 00
Hartford Capitol Bonds, “ . . .	88,000 00	88,000 00
Hartford Funded Debt Bonds, . . .	222,000 00	211,620 00
Cleveland City Bonds, . . .	238,000 00	237,230 00
Louisville City Bonds, . . .	100,000 00	89,750 00
Marion Co. Court-House Bonds, . . .	100,000 00	99,500 00
Atlantic Dock Bonds, . . .	25,000 00	25,000 00
Munroe County Bonds, . . .	40,000 00	35,000 00
Papineau Township Bonds, . . .	6,000 00	6,000 00
Macon County Bonds, . . .	52,000 00	46,475 00
South Carolina Bonds, . . .	50,000 00	15,000 00
Ford County Bonds, . . .	58,000 00	58,000 00
Brooklyn Township Bonds, . . .	50,000 00	47,750 00
Adams County Bonds, . . .	50,000 00	37,937 50
Kansas City (Mo.) Bonds, . . .	50,000 00	45,000 00
Mt. Pulaski Bonds, . . .	30,000 00	30,000 00
Town of Grant Bonds, . . .	20,556 00	20,453 22
Penn Township Bonds, . . .	19,000 00	18,525 00
Town of Moline Bonds, . . .	25,000 00	19,750 00
New Britain City Bonds, . . .	29,000 00	29,153 70

Christian County Bonds,	\$20,000 00	\$18,800 00
Cook County Bonds,	25,000 00	22,750 00
Sangamon County Bonds,	25,000 00	23,500 00
Sangamon Co. 10 per cent. Bonds,	15,000 00	15,750 00
Virginia State Bonds,	37,986 00	15,194 40
Chicago Water Loan Bonds,	50,000 00	50,000 00
Springfield (Ill.) Bonds,	59,500 00	58,465 00
“ “ “ 8s,	44,000 00	42,240 00
“ “ Water Bonds,	40,000 00	37,970 00
Tennessee State Bonds,	34,000 00	19,720 00
Edgewood Town Bonds,	10,000 00	8,850 00
West Hartford Town Bonds,	15,000 00	15,000 00
Town of Rock Island Bonds,	47,000 00	41,125 00
Elizabeth City Funded Debt Bonds,	25,000 00	23,562 50
Elizabeth City Street Improv't Bonds,	61,000 00	57,487 50
City of Grand Rapids Bonds,	39,000 00	34,581 83
Town of Lennox Bonds,	10,000 00	8,400 00
Green County Bonds,	20,000 00	18,200 00
Hartford Town Bonds,	29,000 00	29,000 00
Peoria City Bonds,	52,000 00	46,490 00
Danbury Town Bonds,	19,000 00	18,050 00
Town of Astoria Bonds,	5,000 00	4,500 00
Ottawa City Bonds,	20,000 00	20,000 00
Kankakee County Bonds,	25,000 00	24,687 50
Woodland Town Bonds,	5,000 00	4,500 00
Toledo City Bonds,	8,000 00	7,400 00
Town of Browning Bonds,	5,000 00	4,500 00
Beardstown City Bonds,	5,000 00	3,500 00
Bushnell Town Bonds,	25,000 00	21,875 00
Peoria City 10 per cent. Bonds,	16,000 00	16,000 00
Macoupin County Bonds,	43,000 00	43,400 00
Mississippi State Warrants Bonds,	10,000 00	8,786 05
Virginia Town Bonds,	4,500 00	4,500 00
Ricks Township Bonds,	8,000 00	6,980 00
Sangamon County Bonds,	50,000 00	46,000 00
White County Bonds,	12,000 00	10,860 00
Gallatin County Bonds,	13,000 00	10,400 00
Arcola Town Bonds,	25,000 00	24,375 00
Moultrie County Bonds,	52,000 00	45,240 00
Randolph County Bonds,	59,000 00	51,330 00
Town of Mattoon Bonds,	27,000 00	20,250 00
Winchester Town Bonds,	10,000 00	9,600 00
Urbana Township Bonds,	8,000 00	7,680 00
City of New Boston Bonds,	13,000 00	9,750 00
Town of Middleport Bonds,	15,000 00	14,700 00
Town of Belmont Bonds,	15,000 00	14,700 00
Town of Galva Bonds,	15,000 00	14,700 00
Milford Township Bonds,	20,617 15	20,204 80
Keithsburg Town Bonds,	23,000 00	23,000 00
DeWitt Township Bonds,	10,000 00	9,950 00

DeWitt County Bonds,	\$30,000 00	\$29,850 00
Town of Ross Bonds,	29,324 32	28,802 70
Aurora Town Bonds,	14,000 00	13,860 00
Town of Evans Bonds,	3,000 00	2,895 00
Wabash County Bonds,	30,000 00	26,100 00
Cleveland City Funded Debt Bonds,	52,000 00	52,390 00
Jersey City (N. J.) Bonds,	130,000 00	122,900 00
Newark City (N. J.) Bonds,	174,000 00	174,000 00
Buffalo City Water Bonds,	100,000 00	100,000 00
Morgan County Bonds,	28,000 00	27,475 00
Des Moines City Bonds,	40,000 00	40,000 00
Evansville City Bonds,	28,000 00	25,200 00
City of Fort Wayne (Ind.) Bonds,	51,000 00	40,305 00
Indianapolis City Bonds,	380,000 00	369,970 00
City of Quincy Bonds,	50,000 00	37,564 00
Milwaukee Water Bonds,	100,000 00	100,000 00
Cincinnati City Bonds,	100,000 00	100,000 00
Hudson County Bonds,	50,000 00	49,843 75
N. Y. Consol. Stock,	100,000 00	107,000 00
Hartford City Bonds,	10,000 00	10,000 00
Hartford County Orders,	105,000 00	105,000 00
	<hr/>	<hr/>
	\$6,423,137 47	\$6,428,660 95

Securities held as Collateral for Cash Loans;—

	Market value.	Loaned thereon.
50 shares Hartford Carpet Co.,	\$11,490 00	\$62,148 59
1200 " Willimantic Linen Co.,	72,000 00	
76 " Aetna Fire Ins. Co.,	14,744 00	
168 " Aetna Fire Ins. Co.,	32,592 00	67,934 75
520 " Wheeler & Wilson Manuf. Co.,	65,000 00	
155 " First Nat'l Bank of Suffield,	18,910 00	16,000 00
150 " United States Trust Co.,	15,000 00	23,267 31
500 " Kellogg & Bulkeley Co.,	12,500 00	
40 " Aetna Fire Ins. Co.,	7,760 00	25,000 00
100 " Aetna Fire Ins. Co.,	19,400 00	
26 " Hartford Carpet Co.,	5,954 00	
125 " United States Trust Co.,	12,500 00	17,300 00
100 " Willimantic Linen Co.,	6,000 00	
100 " Hartford Coal & Salt Co.,	2,500 00	
13 " United States Trust Co.,	1,300 00	
85 " Union Salt Co.,	42,500 00	25,000 00
40 " Aetna Fire Ins. Co.,	7,760 00	5,000 00
15 " Willimantic Linen Co.,	900 00	
325 " Willimantic Linen Co.,	19,500 00	6,500 00
77 " Aetna Fire Ins. Co.,	14,938 00	22,294 00
37 " First Nat'l Bank, Suffield,	4,514 00	
15 " N. Y., N. H. & Hart. R. R.,	1,995 00	
2 " Connecticut Fire Ins. Co.,	220 00	
4 " Agawam Bank, Springfield,	548 00	
6 " City Bank of Hartford,	648 00	

\$4,500 United States Gov. 5-20 Bonds, . . .	\$5,310 00	} \$10,000 00
40 shares N. Y., N. H. & Hart. R. R., . . .	5,320 00	
Town of Keithsburg Bonds, . . .	1,500 00	} 2,680 00
Town of Dayton Bonds, . . .	1,000 00	
Mt. Pulaski Township Bonds, . . .	1,000 00	
Assignment of Mortgage, . . .	1,000 00	981 64
24 shares State Bank of Hartford, . . .	2,592 00	} 31,500 00
100 " Chicago & No. West. R. R. Pref'd, . . .	6,100 00	
100 " Chicago & No. West. R. R. Pref'd, . . .	6,100 00	
100 " Mil. & St. Paul R. R. Pref'd, . . .	8,000 00	
100 " Mil. & St. Paul R. R. Pref'd, . . .	8,000 00	
100 " Chicago & No. West. R. R. Pref'd, . . .	6,100 00	
100 " Lake Shore & Mich. So. R. R., . . .	7,500 00	
50 " United States Trust Co., . . .	5,000 00	4,000 00
200 " Willimantic Linen Co., . . .	12,000 00	6,000 00
5 " N. Y., N. H. & Hartford R. R., . . .	665 00	350 00
46 " National Screw Co., . . .	8,280 00	} 5,000 00
24 " Agawam Canal Co., . . .	600 00	
25 " Lake Shore and Michigan So. R. R., . . .	1,875 00	} 1,800 00
10 " United States Trust Co., . . .	1,000 00	
60 " N. Y., N. H. & Hartford R. R., . . .	7,980 00	5,000 00
6 " Metropolitan Bank, N. Y., . . .	810 00	} 2,000 00
7 " N. Y., N. H. & Hartford R. R., . . .	931 00	
7 " Nat'l Bank of the Republic, N. Y., . . .	728 00	
5 " Aetna Fire Ins. Co., . . .	970 00	} 5,500 00
Hudson County, N. J., Bond, . . .	1,000 00	
Assignment of Mortgage, . . .	4,000 00	
		<hr/>
		\$496,534 00 \$345,256 29

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$6,657,976 02
on collateral security,	345,256 29
Premium notes and loans on interest,	4,664,483 45
Unencumbered real estate,	113,602 14
Stocks, bonds and securities,	6,428,660 95
Cash in Company's office,	37,265 73
deposited in various banks,	1,190,440 68
Interest due and accrued on cash loans and bonds,.	655,754 82
Loans on personal security,	91,640 77
Uncollected premiums on policies in force,	\$158,749 46
Deferred premiums payable in instalments,	206,863 71
	<hr/>
	\$365,613 17
Amount deducted to reduce the above to the net values charged against the policies,	91,403 29
Net amount deferred and outstanding prem's,	<hr/> \$274,209 88
Due from other companies for losses on account of re-insured risks,	50,100 00
	<hr/>
Gross present Assets,	\$20,509,390 73

UNADMITTED ASSETS.

Cash in hands of agents, . . . \$56,809 54

LIABILITIES.

Death losses due and unpaid, \$59,200 65
 Matured endowments due and unpaid, 6,819 00
 Death losses in process of adjustment, 360,665 00
 Death losses resisted, *69,008 75

Computed premium reserve or net present
 value of all outstanding policies (Actuaries'

4 per cent.), \$18,414,224 28

Deduct net value of re-insured risks, . . . 265,938 70

Net re-insurance reserve, 18,148,285 58

Unpaid dividends of surplus due policy-holders, . . . 185,342 73

All other liabilities; viz., bills payable, \$2,797.93; miscellaneous, \$12,531.56, 15,329 49

Gross present Liabilities as to Policy-holders, . . . \$18,844,151 20

Surplus as regards Policy-holders, \$1,665,239 53

INCOME.

Cash received for new and renewal premiums, . . . \$3,923,474 93

Cash other than premiums received from companies for assuming their risks, . . . \$60,481 00

Received for interest on cash loans, . . . 638,780 86

for interest on securities owned, . . . 443,005 96

on premium notes or loans, . . . 250,889 07

on other debts due the Company, . . . 43,863 06

Discount on claims paid in advance, . . . 1,656 64

Total interest, 1,438,676 59

Cash received from all other sources; viz., dividends on policies re-insured, \$9,133.50; exchange, \$11,565.26; profit and loss, \$1,681.48, 22,380 24

Total Cash Income, \$5,384,531 76

Premium notes received (gross), 684,166 87

Gross Income, \$6,068,698 63

EXPENDITURES.

Cash paid for losses and policy claims, . . . \$1,196,860 51

for matured endowments, . . . 86,423 89

for lapsed, surrendered and purchased policies, 1,186,244 50

for dividends to policy-holders, . . . 204,798 16

Total cash paid policy-holders, \$2,674,327 06

* Including resisted losses in previous years.

Cash paid for dividends to stockholders, . . .	\$45,000 00	
for premiums to other companies for policies re-insured,	50,740 93	
for commissions to agents,	365,735 51	
for salaries and expenses of agents,	12,988 23	
for medical examinations,	24,487 22	
for salaries and pay of officers and employes,	67,400 98	
Total pay account,	<u> </u>	\$566,352 87
Cash paid for taxes and fees,	\$119,264 29	
for rents,	10,213 68	
for office, agency and incidental expenses,	62,299 68	
Total miscellaneous expenditures,	<u> </u>	191,777 65
Total Cash Expenditures,		<u>\$3,432,457 58</u>
Notes used in payment of losses and claims,	\$108,950 95	
in purchase of surrendered policies,	758,063 29	
in payment of dividends to policyholders,	189,074 50	
voided by lapse of policies,	143,582 14	
Total note expenditures,	<u> </u>	1,199,670 88
Gross Expenditures,		<u>\$4,632,128 46</u>

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$5,186,672 25	
received during 1874,	684,166 87	
Total,	<u> </u>	\$5,870,839 12
Used as per expenditures,	\$1,199,670 88	
Redeemed by maker in cash,	6,684 79	
Total deductions,	<u> </u>	1,206,355 67
Balance December 31, 1874,		<u>\$4,664,483 45</u>

AMERICAN POPULAR LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated May, 1866. Commenced business June, 1866.]

Paid-up Capital, \$284,500 00

T. S. LAMBERT, *President.* Secretary, JAMES CRUIKSHANK.

MORREAU MORISSEY, *Vice-President.* Actuaries, { Prof. JOHN PATERSON.
A. J. REID.

Principal Office, Nos. 419 and 421 Broadway.

Attorney to accept service, WM. E. SHELDON, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities :—

	Par value.	Market value.
United States 5-20 Bonds, 1862,	\$19,000 00	\$21,855 00
“ “ “ 1865,	97,000 00	114,460 00
“ “ “ 1867,	5,000 00	6,087 50
New York State Bonds, 7s,	45,000 00	48,037 50
Salem (Washington Co., N. Y.) Bonds,	5,000 00	5,337 50
Ninth Nat’l Bank, N. Y., Stock,	7,500 00	7,500 00
American Exchange Nat’l Bank, N. Y., Stock,	5,000 00	5,750 00
Nat’l Trust Co., N. Y., Stock,	10,000 00	10,000 00
	<hr/>	<hr/>
	\$193,500 00	\$219,027 50

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Mortgages assigned as collateral,	\$900 00	\$713 03
32 shares United States Publishing Co.,	32,000 00	25,800 00
	<hr/>	<hr/>
	\$32,900 00	\$26,513 03

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$65,550 00
on collateral security,	26,513 03
Premium notes and loans on interest,	112,361 17
Stocks, bonds and securities,	219,027 50
Cash in Company’s office,	37,036 81
deposited in various banks,	81,291 33
Interest accrued on cash loans and bonds,	6,691 81
on premium notes and loans,	8,105 44
Rents due and accrued,	2,958 02
Uncollected premiums on policies in force,	\$66,123 57
Deferred premiums payable in instalments,	82,861 21
	<hr/>
	\$148,984 78
Amount deducted to reduce the above to the net values charged against the policies,	7,449 23
Net amount deferred and outstanding prem’s,	<hr/>
	141,535 55
Gross present Assets,	<hr/>
	\$701,070 66

UNADMITTED ASSETS.

Commuted commissions, . . .	\$31,430 09
Value of leases owned, . . .	1,000 00
Agency supplies, . . .	8,500 00
Furniture, safes and fixtures, . . .	14,021 47
Total unadmitted Assets, . . .	<u>\$54,951 56</u>

LIABILITIES.

Death losses in process of adjustment,	\$7,000 00
resisted,	*10,000 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$526,655 97
Deduct net value of re-insured risks,	4,576 68
Net re-insurance reserve,	<u>522,079 29</u>
Gross present Liabilities as to Policy-holders,	\$539,079 29
Surplus as regards Policy-holders,	\$161,991 37

INCOME.

Cash received for new and renewal premiums,	\$131,988 65
for all other premiums,	111 48
Re-insurance premiums from other companies,	108 50
Total cash premium income,	<u>\$132,208 63</u>
Received for interest from all sources,	\$27,488 05
for rents,	3,797 65
Total interest and rents,	<u>31,285 70</u>
Cash received from all other sources; viz., increase of capital,	\$53,800 00
Total Cash Income,	<u>\$163,494 33</u>
Premium notes received (gross),	54,919 73
Gross Income,	<u>\$218,414 06</u>

EXPENDITURES.

Cash paid for losses and policy claims,	\$25,469 00
for lapsed, surrendered and purchased policies,	2,747 04
Total cash paid policy-holders,	<u>\$28,216 04</u>
Cash paid for dividends to stockholders,	\$14,266 00
for premiums to other companies for policies re-insured,	2,380 76
for commissions to agents,	11,157 10
for salaries and expenses of agents,	9,089 79

* Including resisted losses of previous years.

Cash paid for medical examinations, . . .	\$1,038 46	
for salaries and pay of officers and employes,	12,179 57	
Total pay account,	<u> </u>	\$50,111 68
Cash paid for taxes and fees,	\$438 78	
for rents,	6,250 00	
for commuting commissions,	17,430 77	
for furniture, safes and fixtures,	1,784 99	
for office, agency and incidental expenses,	17,308 57	
Total miscellaneous expenditures,	<u> </u>	43,213 11
Total Cash Expenditures,		<u>\$121,540 83</u>
Notes used in payment of losses and claims,	\$478 92	
voided by lapse of policies,	18,751 30	
Total note expenditures,	<u> </u>	19,230 22
Gross Expenditures,		<u>\$140,771 05</u>

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$88,693 73	
received during 1874,	54,919 73	
Total,	<u> </u>	\$143,613 46
Used as per expenditures,	\$19,230 22	
Redeemed by maker, in cash,	12,022 07	
Total deductions,	<u> </u>	31,252 29
Balance December 31, 1874,		<u>\$112,361 17</u>

ATLANTIC MUTUAL LIFE INSURANCE COMPANY, ALBANY, N. Y.

[Incorporated May 3, 1866. Commenced business May 3, 1866.]

Paid-up Capital, \$110,000 00

ROBERT H. PRUYN, *President.* Secretary, WALTER BROWN.JAMES HENDRICK, *Vice-President..**Principal Office, Albany.**Attorney to accept service, J. C. CLAPP, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds, Stocks and Securities:—

	Par value.	Market value.
United States 5-20 Bonds, 1865 and 1867,	\$65,000 00	\$76,943 75
“ “ Currency Bonds, 6s,	110,000 00	129,937 50
Dominion of Canada Stock,	80,292 60	90,228 81
Schenectady City Bonds,	10,000 00	10,500 00
Albany City Bonds,	25,000 00	25,000 00
Saratoga Town Bonds,	18,000 00	18,000 00
	<u>\$308,292 60</u>	<u>\$350,610 06</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
First Nat'l Bank Stock, Albany,	\$14,000 00	\$10,000 00
“ “ New Bedford,	2,400 00	2,000 00
	<u>\$16,400 00</u>	<u>\$12,000 00</u>

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgage of real estate,	\$379,800 00
on collateral security,	12,000 00
Premium notes and loans on interest,	243,977 18
Stocks, bonds and securities,	350,610 06
Cash in Company's office,	304 63
deposited in various banks,	162,526 19
Interest accrued on cash loans and bonds,	} 24,454 94
on premium notes and loans,	
Uncollected premiums on policies in force,	\$45,220 91
Deferred premiums payable in instalments,	29,418 17
	<u>\$74,639 08</u>
Amount deducted to reduce the above to the net values charged against the policies,	7,463 91
Net amount deferred and outstanding prem's,	<u>67,175 17</u>
Gross present Assets,	\$1,240,848 17

UNADMITTED ASSETS.

Commuted commissions,	\$25,000 00
Agency supplies,	2,000 00
Furniture, safes and fixtures,	3,000 00
Total unadmitted Assets,	<u>\$30,000 00</u>

LIABILITIES.

Death losses in process of adjustment,	\$7,565 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$1,123,552 92
Deduct net value of re-insured risks,	1,984 69
Net re-insurance reserve,	<u>1,121,568 23</u>
Gross present Liabilities as to Policy-holders,	\$1,129,133 23
Surplus as regards Policy-holders,	\$111,714 94

INCOME.

Cash received for new premiums,	\$102,629 42
for renewal premiums,	203,740 57
Total cash premium income,	<u>\$306,369 99</u>
Received for interest from all sources,	59,693 90
Total Cash Income,	<u>\$366,063 89</u>

Premium notes received (gross),	\$9,739 64	
Notes received from other companies for as- suming their risks,.	39,831 00	
Total note income,	<u> </u>	\$49,570 64
Gross Income,		<u>\$415,634 53</u>

EXPENDITURES.

Cash paid for losses and policy claims,	\$86,671 17	
for matured endowments,	2,000 00	
for lapsed, surrendered and purchased policies,	100,043 99	
for dividends to policy-holders,	9,368 56	
Total cash paid policy-holders,	<u> </u>	\$198,083 72
Cash paid for dividends to stockholders,	\$8,050 00	
for premiums to other companies for policies re-insured,	781 27	
for commissions to agents,	23,715 02	
for medical examinations,	2,087 50	
for salaries and pay of officers and employés,	6,730 64	
Total pay account,	<u> </u>	41,364 43
Cash paid for taxes and fees,	\$3,844 55	
for rents,	8,348 93	
for office, agency and incidental ex- penses,	19,609 82	
Total miscellaneous expenditures,	<u> </u>	31,803 30
Total Cash Expenditures,		<u>\$271,251 45</u>
Notes used in payment of dividends to policy- holders,	\$11,759 00	
voided by lapse and surrender of policies,	28,529 00	
Total note expenditures,	<u> </u>	40,288 00
Gross Expenditures,		<u>\$311,539 45</u>

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$234,694 54	
received during 1874,	49,570 64	
Total,	<u> </u>	\$284,265 18
Used as per expenditures,		40,288 00
Balance December 31, 1874,		<u>\$243,977 18</u>

CHARTER OAK LIFE INSURANCE COMPANY, HARTFORD, CT.

[Incorporated May, 1850. Commenced business May, 1850.]

Paid-up Capital, \$200,000 00

JAMES C. WALKLEY, *President.**Secretary,* HALSEY STEVENS.SAMUEL H. WHITE, *Vice-President.**Actuary,* LEVI W. MEECH.*Principal Office, Hartford.**Attorney to accept service,* HENRY M. PALMER, *Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds, Stocks and Securities:—

	Par value.	Market value.
Cromwell (Conn.) Town Bonds,	\$5,500 00	\$5,500 00
Haddam " " "	30,000 00	30,000 00
Connecticut Valley R. R. Bonds,	1,000 00	950 00
Essex (Conn.) Town Bonds,	8,000 00	8,000 00
Saybrook " " "	25,200 00	25,200 00
O'Brien Co. (Ills.) Judgment Bonds,	31,500 00	31,500 00
Palo Alto Co. " " "	3,000 00	3,000 00
St. Charles (Mo.) Bridge Co. Bonds,	20,000 00	21,000 00
Washington Co. (Neb.) School Bonds,	15,000 00	15,000 00
Jefferson Co. (Ills.) Bonds,	30,000 00	30,000 00
Clintonia Co. " " "	7,000 00	7,000 00
Sac Co. (Iowa) Bonds,	10,100 00	10,100 00
Des Moines Gas Co. Bonds,	50,000 00	55,000 00
Quincy (Ills.) City Bonds,	10,000 00	6,000 00
Leavenworth " " "	1,000 00	750 00
Kansas " " "	10,000 00	7,500 00
Wabash Co. (Ind.) Bonds,	16,500 00	16,500 00
Connecticut Western R. R. Bonds,	1,000 00	750 00
25 shares Hartford Nat'l Bank,	2,500 00	3,950 00
25 " Phoenix Nat'l Bank,	2,500 00	4,050 00
100 " Conn. River Banking Co.,	5,000 00	6,200 00
25 " Farmers and Mechanics' Nat'l Bank,	2,500 00	3,350 00
25 " City Nat'l Bank,	2,500 00	2,725 00
750 " American Nat'l Bank,	37,500 00	53,250 00
25 " Charter Oak Nat'l Bank,	2,500 00	3,300 00
25 " Ætna Nat'l Bank,	2,500 00	3,250 00
125 " Hartford Trust Co.,	12,500 00	14,375 00
50 " United States Trust Co.,	5,000 00	5,300 00
45 " Connecticut " "	4,500 00	4,590 00
25 " Suffield Nat'l Bank,	2,500 00	3,000 00
50 " Merchants' Nat'l Bank, St. Louis,	1,750 00	1,750 00
50 " New York, N. H. and Hartf. R. R.,	5,000 00	6,650 00
100 " Hartford City Gas Light Co.,	2,500 00	4,100 00
	<hr/>	<hr/>
	\$366,050 00	\$393,590 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
First Mortgage Real Estate Bonds,	\$20,000 00	\$20,000 00
Hartford Pump Co. Stock,	5,000 00	2,000 00
Weed Sewing Machine Co. Stock,	5,400 00	4,500 00
Willimantic Linen Co. Stock,	42,000 00	21,042 79
Hartford City Gas Co. Stock,	19,967 00	23,966 75
Etna Fire Ins. Co. Stock,	30,200 00	
New River L. and Water Power Co. Bonds, .	40,500 00	33,000 00
Atlas Fire Ins. Co. Stock,	5,000 00	2,500 00
Real Est. Mort. Notes and Ct. West. R.R. Bonds,	59,911 69	46,940 61
Connecticut Western R. R. Bonds,	12,625 00	9,450 00
Assignment of contract,	10,000 00	5,000 00
N Y., N H. and Hartford R. R. Co.,	4,800 00	4,300 00
First Nat'l Bank, Hartford,	4,200 00	3,500 00
New River and Water Power Co. Stock, . .	40,000 00	22,000 00
Travelers' Insurance Co. Stock,	1,225 00	1,000 00
Central Nat'l Bank, Middletown,	500 00	300 00
Nat'l Insurance Co. Stock, Hartford, . . .	900 00	500 00
Merchants L. and Trust Co., Paterson, N. J.,	10,000 00	7,500 00
Connecticut Valley R. R. Bonds,	1,187,500 00	1,083,456 14
	<hr/>	<hr/>
	\$1,499,728 69	\$1,290,956 29

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$5,161,060 53
on collateral security,	1,290,956 29
Premium notes and loans on interest,	3,761,981 96
Unencumbered real estate,	1,065,680 54
Stocks, bonds and securities,	393,590 00
Cash in Company's office,	22,902 92
deposited in various banks,	859,097 85
Interest accrued on cash loans and bonds,	316,096 22
on premium notes and loans,	32,318 04
Rents due and accrued,	5,280 00
Uncollected premiums on policies in force, . .	\$202,902 90
Deferred premiums payable in instalments, . .	143,336 83
	<hr/>
	\$346,239 73
Amount deducted to reduce the above to the net values charged against the policies, . .	69,247 94
Net amount deferred and outstanding prem's, . .	<hr/>
	276,991 79
Gross present Assets,	<hr/>
	\$13,185,956 14

UNADMITTED ASSETS.

Agents' ledger balances,	\$70,484 54
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LIABILITIES.

Death losses in process of adjustment,	\$186,700 45
resisted,	*42,500 00
Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	12,643,251 16
Unpaid dividends of surplus due policy-holders,	38,490 82
	<hr/>
Gross present Liabilities as to Policy-holders,	\$12,910,942 43
Surplus as regards Policy-holders,	\$275,013 71

INCOME.

Cash received for new and renewal premiums,	\$2,101,815 42
Received for interest on cash loans,	\$335,416 40
for interest on securities owned,	33,220 67
on premium notes or loans,	193,136 47
on other debts due the Company,	97,860 86
for rents,	40,049 71
Total interest and rents,	<hr/> 699,684 11
Total Cash Income,	\$2,801,499 53
Premium notes received (gross),	1,125,092 00
	<hr/>
Gross Income,	\$3,926,591 53

EXPENDITURES.

Cash paid for losses and policy claims,	\$744,693 33
for matured endowments,	81,127 50
for lapsed, surrendered and purchased policies,	542,418 09
for dividends to policy-holders,	186,057 81
Total cash paid policy-holders,	<hr/> 1,554,296 73
Cash paid for dividends to stockholders,	\$16,000 00
for commissions to agents,	269,728 92
for salaries and expenses of agents,	104,469 01†
for medical examinations,	11,387 09
for salaries and pay of officers and employés,	48,418 00
Total pay account,	<hr/> 450,003 02
Cash paid for taxes and fees,	76,289 10
	<hr/>
Total Cash Expenditures,	\$2,080,588 85
Notes used in purchase of surrendered policies, \$94,951 19	
in payment of dividends to policy- holders,	187,362 45
Notes voided by lapse of policies,	321,166 50
Total note expenditures,	<hr/> 603,480 14
Gross Expenditures,	\$2,684,068 99

* Including resisted losses of previous years.

† Including incidental expenses.

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$3,285,767 22
received during 1874,	1,125,092 00
Total,	<u>\$4,410,859 22</u>
Used as per expenditures,	\$603,480 14
Redeemed by maker, in cash,	47,710 33
Total deductions,	<u>651,190 47</u>
Balance December 31, 1874,	<u>\$3,759,668 75</u>

CONNECTICUT GENERAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1865. Commenced business October, 1866.]

Paid-up Capital, \$250,000 00

EDWARD W. PARSONS, *President.* *Secretary,* THOMAS W. RUSSELL.*Actuary,* SHEPPARD HOMANS.*Principal Office at Hartford.**Attorney to accept service,* EDWIN RAY, *Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds, Stocks and Securities :—

	Par value.	Market value.
8 United States 5-20 Registered Bonds,	\$80,000 00	\$94,400 00
12 Connecticut State Bonds,	30,000 00	30,000 00
10 Cook County Bonds,	5,000 00	5,000 00
2 Chicago City Bonds,	2,000 00	2,000 00
10 Toledo City Bonds,	10,000 00	10,000 00
10 Hartford City Bonds,	10,000 00	10,000 00
11 Quincy City Bonds,	11,000 00	9,350 00
33 shares Shoe and Leather Bank, N. Y.,	3,300 00	4,950 00
40 " Merchants' Exchange Bank, N. Y.,	2,000 00	2,000 00
50 " Fourth Nat'l Bank, New York,	5,000 00	5,000 00
38 " Continental Nat'l Bank, New York,	3,800 00	3,458 00
130 " American Nat'l Bank, Hartford,	6,500 00	8,970 00
52 " Charter Oak Nat'l Bank, Hartford,	5,200 00	6,708 00
70 " Phoenix Nat'l Bank, Hartford,	7,000 00	10,990 00
55 " Hartford Nat'l Bank, Hartford,	5,500 00	8,690 00
14 " First Nat'l Bank, Hartford,	1,400 00	1,932 00
9 " Aetna Nat'l Bank, Hartford,	900 00	1,125 00
15 " Cin. and Indianapolis R. R. Bonds,	10,500 00	9,450 00
6 " Lake Shore and Mich. So. R. R. Bonds,	5,500 00	5,225 00
125 " N. Y., N. H. and Hartford R. R.,	12,500 00	16,625 00
	<u>\$217,100 00</u>	<u>\$245,873 00</u>

Securities held as Collateral for Cash Loans:—

		Market value.	Loaned thereon.
19 shares	Hartford Carpet Co.,	\$4,275 00	\$3,000 00
132 "	Greenwood Co.,	3,300 00	
8 "	Orient Fire Ins. Co.,	896 00	1,400 00
1 "	Peoria City Bond,	1,000 00	
10 "	Travelers' Ins. Co.,	1,560 00	6,000 00
55 "	Nat'l Fire Ins. Co.,	6,820 00	
20 "	N. Y., N. H. and Hartford R. R., . .	2,660 00	1,200 00
60 "	N. Y., N. H. and Hartford R. R., . .	7,980 00	10,515 95
20 "	First Nat'l Bank, Portland, Conn., . .	2,400 00	
5 "	Travelers' Ins. Co.,	780 00	6,500 00
14 "	Orient Fire Ins. Co.,	1,568 00	
75 "	United States Express Co.,	4,125 00	6,500 00
9 "	Ætna Fire Ins. Co.,	1,746 00	
1 "	Hart., Prov. and Fishkill R. R. Bond,	970 00	650 00
8 "	Orient Fire Ins. Co.,	896 00	
7 "	Excelsior Power Co.,	700 00	345 45
100 "	Weed Sewing Machine Co.,	2,800 00	2,000 00
17 "	Rock Island R. R.,	1,751 00	1,800 00
1	United States Bond,	110 00	
51 shares	Pratt Whitney Manufacturing Co., . .	5,100 00	3,500 00
5	Medlecott Manufacturing Co. Bonds, . .	5,000 00	3,750 00
10 shares	Travelers' Ins. Co.,	1,560 00	1,000 00
70 "	Washburn Steel Co.,	4,200 00	3,500 00
25 "	Connecticut Fire Ins. Co.,	2,750 00	
5 "	City Fire Ins. Co.,	500 00	300 00
		<hr/>	<hr/>
		\$65,447 00	\$45,461 40

All other Assets:—

							Cash value.
Cash in hands of agents secured,	.	.	.	.	.	.	\$5,343 08
Loans on personal security,	.	.	.	.	.	.	5,651 06
							<hr/>
							\$10,994 14

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$418,315 58
on collateral security,	45,461 40
Premium notes and loans on interest,	145,848 96
Unencumbered real estate,	175,238 71
Stocks, bonds and securities,	245,873 00
Cash in Company's office,	3,549 34
deposited in various banks,	63,209 37
Interest accrued on cash loans and bonds,	16,952 50
All other assets,	10,994 14
Uncollected premiums on policies in force,	\$13,402 80
Deferred premiums payable in instalments,	23,762 34
	<hr/>
	\$37,165 14

Amount deducted to reduce the above to the

net values charged against the policies,	\$4,645 64	
Net amount deferred and outstanding prem's,	<u> </u>	\$32,519 50

Gross present Assets,		\$1,157,962 50
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LIABILITIES.

Death losses in process of adjustment,		\$21,750 00
resisted,		*5,000 00

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$880,270 13	
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Deduct net value of re-insured risks,	4,976 83	
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Net re-insurance reserve,	<u> </u>	875,293 30
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Gross present Liabilities as to Policy-holders,		\$902,043 30
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Surplus as regards Policy-holders,		\$255,919 20
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INCOME.

Cash received for new and renewal premiums,		\$237,272 66
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Received for interest on cash loans,	\$33,412 20	
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for interest on securities owned,	16,421 45	
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on premium notes or loans,	8,020 38	
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on other debts due the Company,	1,893 01	
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for rents,	428 72	
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Total interest and rents,	<u> </u>	60,175 76
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Cash received from other companies for losses		
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on policies re-insured,		5,000 00
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Total Cash Income,		\$302,448 42
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Premium notes received (gross),		31,461 63
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Gross Income,		\$333,910 05
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EXPENDITURES.

Cash paid for losses and policy claims,	\$63,724 82	
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for matured endowments,	1,000 00	
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for lapsed, surrendered and purchased policies,	28,432 63	
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for dividends to policy-holders,	8,525 13	
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Total cash paid policy-holders,	<u> </u>	\$101,682 58
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Cash paid for dividends to stockholders,	\$20,000 00	
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for premiums to other companies for policies re-insured,	1,892 53	
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for commissions to agents,	21,367 77	
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for salaries and expenses of agents,	12,280 80	
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for medical examinations,	1,952 65	
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* Including resisted losses of previous years.

Cash paid for salaries and pay of officers and employés,	\$14,879 16	
Total pay account,		\$72,372 91
Cash paid for taxes and fees,	\$5,547 93	
for rents,	2,875 00	
for other cash payments; viz., office, agency and incidental expenses, \$13,421.64; profit and loss, \$7,613.04,	21,034 68	
Total miscellaneous expenditures,		29,457 61
Total Cash Expenditures,		\$203,513 10
Notes used in purchase of surrendered policies, in payment of dividends to policy-holders,	\$5,808 78	
voided by lapse of policies,	12,805 88	
voided by lapse of policies,	5,663 69	
Total note expenditures,		24,278 35
Gross Expenditures,		\$227,791 45

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$149,952 67	
received during 1874,	31,461 63	
Total,		\$181,414 30
Used as per expenditures,	\$24,278 35	
Redeemed by maker, in cash,	11,286 99	
Total deductions,		35,565 34
Balance December 31, 1874,		\$145,848 96

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June 15, 1846. Commenced business December 15, 1846.]

JAMES GOODWIN, *President*.*Secretary*, JACOB L. GREENE.ZEPHANIAH PRESTON AND E. B. WATKINSON, *Vice-Presidents*.*Principal Office, Hartford.**Attorney to accept service, EDWIN RAY, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks Bonds and Securities:—

	Par value.	Market value.
United States Bonds, 6s, of '81,	\$400,000 00	1,299,375 00
" " " "	700,000 00	
" " Currency 6s,	500,000 00	587,500 00
State of Connecticut Bonds,	600,000 00	630,000 00
of Tennessee Bonds,	20,000 00	14,300 00

City of Toledo, Ohio, Bonds,	. . . .	\$20,000 00	\$19,000 00
of Terre Haute (Ind.) Bonds,	. . . .	29,000 00	25,085 00
of Fort Wayne (Ind.) Bonds,	. . . .	100,000 00	75,000 00
of Jackson (Mich.) Bonds,	. . . .	110,000 00	99,000 00
of Evansville (Ind.) Bonds,	. . . .	50,000 00	42,500 00
of Evansville (Ind.) Water Bonds,	. . . .	300,000 00	255,000 00
of Louisville (Ky.) Sewer Bonds,	. . . .	200,000 00	182,500 00
of Louisville (Ky.) Change of Gauge Bds,	. . . .	100,000 00	92,500 00
of Quincy (Ill.) Bonds,	. . . .	250,000 00	187,500 00
of Quincy (Ill.) Debt Funding Bonds,	. . . .	16,000 00	13,600 00
of Milwaukee (Wis.) Bonds,	. . . .	150,000 00	150,000 00
of Milwaukee (Wis.) Water Bonds,	. . . .	500,000 00	475,000 00
of Kansas (Mo.) Bonds,	. . . .	150,000 00	135,000 00
130 shares First Nat'l Bank, Hartford,	. . . .	13,000 00	17,940 00
100 " City Nat'l Bank, Hartford,	. . . .	10,000 00	10,700 00
25 " Ætna Nat'l Bank, Hartford,	. . . .	2,500 00	3,200 00
15 " Phoenix Nat'l Bank, Hartford,	. . . .	1,500 00	2,400 00
10 " Charter Oak Bank, Hartford,	. . . .	1,000 00	1,333 00
10 " State Bank, Hartford,	. . . .	1,000 00	1,250 00
200 " Fourth Nat'l Bank, New York,	. . . .	20,000 00	20,000 00
300 " Conn. Trust and Safe Deposit Co.,	. . . .	30,000 00	30,900 00
210 " Hartford and New Haven R. R. Co.,	. . . .	21,000 00	27,930 00
50 " Connecticut River R. R. Co.,	. . . .	5,000 00	6,500 00
		\$4,300,000 00	\$4,405,013 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Mortgage Bond on property in Hartford,	\$20,000 00	\$10,000 00
2 United States 6 per cent. Bonds, '81,	2,322 00	
2 " " 5-20 Bonds,	2,322 00	
8 Quincy City Bonds,	8,000 00	12,000 00
Ithaca and Athens R. R. Bonds,	5,000 00	
1 United States 5-20 Bond,	580 00	
26 shares First Nat'l Bank, Hartford,	3,536 00	20,000 00
200 " " " " "	27,200 00	
75 " Lake Shore and Mich. So. R. R.,	5,800 00	10,000 00
31 " " " " " Scrip,	2,400 00	
48 " Hart. and New Haven R. R. Stock,	5,904 00	
100 " First Nat'l Bank, Hartford,	13,600 00	10,000 00
100 " Ætna Fire Ins. Co.,	17,000 00	10,000 00
40 " " " " "	6,800 00	4,000 00
10 " Fourth Nat'l Bank, N. Y.,	1,100 00	8,500 00
5 " Nat'l Trust Co., N. Y.,	500 00	
20 " Chicago and Northwestern R. R.,	1,400 00	
43 " Pennsylvania Central R. R.,	1,600 00	
13 " Michigan Central R. R.,	1,001 00	
10 " First Nat'l Bank, Hartford,	1,360 00	
1 Meriden Town Bond,	1,000 00	
16 shares Chicago and Alton R. R.,	1,600 00	

129 shares Nat'l Exchange Bank, Hartford,	\$7,740 00	\$5,300 00
100 " Conn. Trust and Safe Deposit Co.,	10,300 00	6,500 00
100 City of Mobile (Ala.) gold Bonds, 8s,	100,000 00	100,000 00
50 Mobile and N. W. R. R. gold Bonds, 8s,	50,000 00	
14 Rockville R. R. Bonds,	14,000 00	12,000 00
1 United States 6 per cent. Bond, '81,	580 00	9,803 28
2 St. Louis (Mo.) Bonds,	2,000 00	
Ohio Canal Stock,	5,500 00	
50 shares Little Miami R. R.,	2,000 00	3,000 00
Pettis Co. (Mo.) Bonds,	4,000 00	
3 Kansas Pacific R. R. Bonds,	3,000 00	2,500 00
United States 6 per cent. Bonds, '81,	1,167 00	4,000 00
20 shares Mercantile Nat'l Bank,	2,300 00	
1 Evansville and Illinois R. R. Bond,	900 00	
50 shares Third Nat'l Bank, Cincinnati,	8,750 00	10,000 00
50 " First " "	7,500 00	
14 " Connecticut River R. R.,	1,750 00	4,700 00
40 " Hart. and New Haven R. R. Co.,	5,440 00	
14 " " " "	1,904 00	1,500 00
250 " Mercantile Nat'l Bank, Toledo, O.,	27,500 00	20,000 00
1 Mort. Bond, property in Chicago,	2,500 00	1,000 00
1 " " " in Louisville, Ill.,	10,000 00	3,000 00
4 shares Hartford Nat'l Bank,	620 00	2,500 00
1 Mortgage Bond, Le Grand Martin,	2,400 00	
1 " " Daniel F. Cadmus,	2,000 00	
21 shares Home Nat'l Bank, Meriden, Conn.,	2,310 00	12,280 50
33 " Oneida Nat'l Bank, Utica, N. Y.,	3,630 00	
20 " Meriden Nat'l Bank,	2,200 00	
10 " Nat'l Bank of State of New York,	1,120 00	
10 " Nat'l Bank of Commerce, N. Y.,	1,160 00	
5 " Fourth Nat'l Bank, N. Y.,	500 00	
6 " Shoe and Leather Bank, N. Y.,	900 00	
44 " First Nat'l Bank, Utica, N. Y.,	2,904 00	
10 " Nat'l Bank of Kinderhook, N. Y.,	550 00	
15 " Yale Nat'l Bank, New Haven,	1,650 00	
<hr/>		
\$420,600 00		\$282,383 78

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$24,579,080 58
on collateral security,	282,383 78
Premium notes and loans on interest,	7,189,793 86
Unencumbered real estate (cost),	1,403,683 33
Stocks, bonds and securities,	4,405,013 00
Cash in Company's office,	6,888 38
deposited in various banks,	1,207,044 07
Interest accrued on cash loans and bonds,	1,004,838 41
on premium notes and loans,	251,642 78
Rents due and accrued,	6,370 83

Uncollected premiums on policies in force,	\$1,655 81	
Deferred premiums payable in instalments,	51,144 07	
	<hr/>	\$52,799 88
Amount deducted to reduce the above to the net values charged against the policies,	17,599 96	
Net amount deferred and outstanding prem's,	<hr/>	\$35,199 92
Gross present Assets,		\$40,371,938 94

UNADMITTED ASSETS.

Agents' balances,	\$71,757 05
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LIABILITIES.

Death losses and matured endowments in process of adjustment,	\$502,149 00
Death losses and other policy claims resisted,	*190,968 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	35,736,625 56
Unpaid dividends of surplus due policy-holders,	86,809 51
	<hr/>
Gross present Liabilities as to Policy-holders,	\$36,516,552 07
Surplus as regards Policy-holders,	3,855,386 87

INCOME.

Cash received for new and renewal premiums, \$7,429,080 07	
for all other premiums,	6,811 20
Total cash premium income,	<hr/> \$7,435,891 27
Received for interest on cash loans,	\$1,730,333 38
for interest on securities owned	299,681 73
on premiums notes or loans,	466,924 89
Received for rents,	34,904 88
Total interest and rents,	<hr/> 2,531,844 88
From profit and loss,	5,013 95
Total Cash Income,	<hr/> \$9,972,750 10
Premium notes received (gross),	76,263 00
Gross Income,	<hr/> \$10,049,013 10

EXPENDITURES.

Cash paid for losses and policy claims,	\$2,540,439 63
for lapsed, surrendered and purchased policies,	512,501 62
for dividends to policy-holders,	2,534,558 92
Total cash paid policy-holders,	<hr/> \$5,587,500 17

* Including resisted losses of previous years.

Cash paid for commissions to agents, . . .	\$615,100 04	
for medical examinations, . . .	20,925 50	
for salaries and pay of officers and employés, . . .	68,088 89	
Total pay account, . . .		\$704,114 43
Cash paid for taxes and fees, . . .	\$239,353 54	
for office, agency and incidental expenses, . . .	105,930 29	
Total miscellaneous expenditures, . . .		345,283 83
Total Cash Expenditures, . . .		\$6,636,898 43
Notes used in payment of losses and claims, . . .	\$59,764 08	
in purchase of surrendered policies, . . .	146,391 03	
in payment of dividends to policyholders, . . .	503,313 91	
Notes voided by lapse of policies, . . .	131,180 00	
Total note expenditures, . . .		840,649 02
Gross Expenditures, . . .		\$7,477,547 45

PREMIUM NOTE ACCOUNT.

Premium notes outstanding, Dec. 31, 1873, . . .	\$7,959,611 62	
received during 1874, . . .	76,263 00	
Total, . . .		\$8,035,874 62
Used as per expenditures, . . .	\$840,649 02	
Redeemed by maker, in cash, . . .	5,431 74	
Total deductions, . . .		846,080 76
Balance December 31, 1874, . . .		\$7,189,793 86

CONTINENTAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated July, 1862. Commenced business July, 1864.]

Paid-up Capital, . . . \$300,000 00

JAMES S. PARSONS, *President*. Secretary, ROBERT E. BEECHER.*Actuary*, HORACE R. MORLEY.*Principal office*, Hartford.*Attorney to accept service*, JOHN O. PIERSON, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities:—

	Par value.	Market value.
United States 5-20 Registered Bonds, . . .	\$100,000 00	\$117,380 00
" " " " " " . . .	115,000 00	131,000 00
Hartford City Bond, . . .	11,500 00	11,270 00
Middletown Water Bond, . . .	7,400 00	7,030 00
Macoupin County Bond, . . .	10,000 00	6,000 00

Leavenworth County Bond,	\$10,000 00	\$7,800 00
Indianapolis City Bond,	10,000 00	9,000 00
Quincy City Bond,	10,000 00	8,500 00
Jefferson City Bond,	10,000 00	8,500 00
Terre Haute City Bond,	10,000 00	9,000 00
Fort Wayne City Bond,	10,000 00	8,000 00
100 shares Charter Oak Nat'l Bank,	10,000 00	13,200 00
400 " American Nat'l Bank,	20,000 00	28,000 00
100 " Hartford Nat'l Bank,	10,000 00	16,000 00
128 " Phoenix Nat'l Bank,	12,800 00	20,480 00
50 " New Britain Nat'l Bank,	5,000 00	6,500 00
406 " Farmers and Mechanics' Nat'l B'k,	40,500 00	53,865 00
200 " Exchange Nat'l Bank,	10,000 00	12,500 00
64 " First Nat'l Bank,	6,400 00	8,960 00
75 " Connecticut Trust Co,	7,500 00	7,650 00
94 " Aetna Nat'l Bank,	9,400 00	12,126 00
Indianapolis and Cinn R. R. Bonds,	10,000 00	8,725 00
Middletown, Unionville and Water Gap R. R.,	14,000 00	11,200 00
38 shares N. Y., N. H. and Hartford R. R.,	3,800 00	5,244 00
	<hr/>	<hr/>
	\$463,300 00	\$527,930 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
400 shares Willimantic Linen Co.,	\$22,000 00	\$7,500 00
30 " Orient Fire Ins. Co.,	3,300 00	1,500 00
50 " Phoenix Fire Ins. Co.,	9,000 00	2,750 00
100 " Steam-boiler Ins. Co.,	6,800 00	3,050 00
156 " Adams Nickel Plating Co.,	9,080 00	3,700 00
25 " Phoenix Nat'l Bank, N. Y.,		
10 " Nat'l Bank of Commerce, N. Y.,		
6 " Fourth Nat'l Bank, N. Y.,		
4 " Aetna Fire Ins. Co.,	760 00	400 00
120 " Adams Nickel Plating Co.,	3,600 00	1,500 00
100 " Third Nat'l Bank, Kansas City,	10,000 00	5,000 00
United States 5-20 Bonds,	585 00	224 17
10 per cent. Coupon Mort. Bonds,	2,000 00	1,500 00
280 shares Adams Nickel Plating Co.,	8,400 00	2,500 00
Mortgage notes assigned,	4,666 00	3,500 00
Policy assigned to Co.,	1,831 66	500 00
125 shares Weed Sewing Machine Co.,	8,000 00	5,000 00
50 " Union Manufacturing Co.,		
40 " Hartford Foundry Co.,		
	<hr/>	<hr/>
	\$94,422 66	\$38,624 17

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$656,869 60
on collateral security,	38,624 17
Premium notes and loans on interest,	1,189,904 97
Unencumbered real estate,	16,661 90
Stocks, bonds and securities,	527,930 00
Cash in Company's office,	8,418 60
deposited in various banks,	318,760 29
Interest accrued on cash loans and bonds,	31,700 28
on premium notes and loans,	43,345 51
Uncollected premiums on policies in force,	\$246,935 30
Deferred premiums payable in instalments,	55,223 23
	<hr/>
	\$302,158 53
Amount deducted to reduce the above to the net values charged against the policies,	30,215 85
Net amount deferred and outstanding prem's,	<hr/> 271,942 68
Gross present Assets,	<hr/> \$3,103,658 00

UNADMITTED ASSETS.

Furniture, safes and fixtures,	\$4,106 95
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LIABILITIES.

Death losses in process of adjustment,	\$45,233 32
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$2,854,059 44
Deduct net value of re-insured risks,	3,864 23
Net re-insurance reserve,	<hr/> 2,850,195 21
Gross present Liabilities as to Policy-holders,	<hr/> \$2,895,428 53
Surplus as regards Policy-holders,	\$208,229 47

INCOME.

Cash received for new and renewal premiums,	\$550,599 33
for all other premiums,	571 75
Total cash premium income,	<hr/> \$551,171 08
Received for interest on cash loans,	} \$80,608 15
for interest on securities owned,	
on premium notes or loans,	57,958 39
Discount on claims paid in advance,	1,039 94
Total interest,	<hr/> 139,606 48
Total Cash Income,	<hr/> \$690,777 56
Premium notes received (gross),	276,395 71
Gross Income,	<hr/> \$967,173 27

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$154,164 04	
for matured endowments, . . .	5,800 00	
for lapsed, surrendered and purchased policies, . . .	44,148 71	
for dividends to policy-holders, . . .	107,961 35	
Total cash paid policy-holders, . . .	<u> </u>	\$312,074 10
Cash paid for dividends to stockholders, . . .	\$24,000 00	
for premiums to other companies for policies re-insured, . . .	2,604 14	
for commissions to agents, . . .	55,408 40	
for salaries and expenses of agents, . . .	33,860 10	
for medical examinations, . . .	3,524 50	
for salaries and pay of officers and employes, . . .	24,505 74	
Total pay account, . . .	<u> </u>	143,902 88
Cash paid for taxes and fees, . . .	\$18,424 51	
for rents, . . .	1,800 00	
for furniture, safes and fixtures, . . .	8,773 67	
for office, agency and incidental expenses, . . .	16,589 84	
Total miscellaneous expenses, . . .	<u> </u>	45,588 02
Total Cash Expenditures, . . .	<u> </u>	\$501,565 00
Notes used in payment of losses and claims, . . .	\$11,714 92	
in purchase of surrendered policies, . . .	59,935 41	
in payment of dividends to policy-holders, . . .	14,309 61	
Notes voided by lapse of policies, . . .	159,576 79	
Total note expenditures, . . .	<u> </u>	245,536 73
Gross Expenditures, . . .	<u> </u>	\$747,101 73

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873, . . .	\$1,161,347 54	
received during 1874, . . .	276,395 71	
Total, . . .	<u> </u>	\$1,437,743 25
Used as per expenditures, . . .	\$245,536 73	
Redeemed by maker, in cash, . . .	2,301 55	
Total deductions, . . .	<u> </u>	247,838 28
Balance December 31, 1874, . . .	<u> </u>	\$1,189,904 97

CONTINENTAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated March 13, 1866. Commenced business May 10, 1866.]

Paid-up Capital, \$100,000 00

L. W. FROST, *President*.*Secretary*, J. P. ROGERS.M. B. WYNKOOP, *Vice-President*.*Actuary*, SETH C. CHANDLER, Jr.*Principal Office*, No. 26 Nassau Street.*Attorney to accept service*, FRANK BARNARD, Boston.

DETAILED STATEMENT OF ASSETS.

Stock, Bonds and Securities:—

	Par value.	Market value.
United States 5-20 Coupon Bonds, 1868, . . .	\$60,000 00	\$73,050 00
“ “ 6 per cent. Coupon Bonds, 1881, . . .	40,000 00	48,850 00
“ “ 5-20 Coupon Bonds, 1867, . . .	100,000 00	122,000 00
“ “ 5-20 Coupon Bonds, 1865, . . .	100,000 00	118,125 00
“ “ 5-20 Reg'd Bonds, 1865, . . .	81,500 00	96,271 87
“ “ 5-20 Coupon Bonds, 1865, . . .	50,000 00	59,062 50
“ “ 5-20 Coupon Bonds, 1864, . . .	50,000 00	58,125 00
Yonkers City (N. Y.) Bonds, . . .	10,000 00	10,400 00
	<hr/>	<hr/>
	\$491,500 00	\$585,884 37

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 6 per cent. Bonds, 1881, . . .	\$61,062 50	\$47,000 00
New York State Bounty Bonds, . . .	73,850 00	68,000 00
20 shares N. Y. Central and Hudson Riv. R. R., . . .	2,035 00	1,400 00
Ithaca and Geneva R. R. 1st Mort. Bonds, 7s, . . .	20,000 00	10,000 00
United States 5-20 Coupon Bonds, 1867, . . .	73,200 00	95,509 37
“ “ “ “ “ 1865, . . .	47,250 00	
25 shares First Nat'l Bank, Yonkers, N. Y., . . .	3,750 00	2,000 00
United States 5-20 Coupon Bonds, 1864, . . .	58,125 00	97,000 00
“ “ “ “ “ 1868, . . .	60,875 00	
	<hr/>	<hr/>
	\$400,147 50	\$320,909 37

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$1,352,925 00
on collateral security,	320,909 37
Premium notes and loans on interest,	2,140,142 72
Unencumbered real estate,	810,000 00
Stocks, bonds and securities,	585,884 37
Cash in Company's office,	566 78
deposited in various banks,	378,771 58
Interest accrued on cash loans and bonds,	49,744 31
on premium notes and loans,	52,236 80
Rents due and accrued,	5,705 00

Uncollected premiums on policies in force,	\$294,931 76
Deferred premiums payable in instalments,	669,159 37
	<u>\$964,091 13</u>
Amount deducted to reduce the above to the net values charged against the policies,	192,818 23
Net amount deferred and outstanding prem's,	<u>\$771,272 90</u>
Due from other companies for losses on account of re-insured risks,	5,000 00
	<u>\$6,473,158 83</u>
Gross present Assets,	

UNADMITTED ASSETS.

Cash in hands of agents,	\$58,630 35
Agency supplies,	6,500 00
Furniture, safes and fixtures,	24,038 83
	<u>\$89,169 18</u>
Total unadmitted Assets,	

LIABILITIES.

Death losses and matured endowments in process of adjustment,	\$155,488 00
Death losses resisted,	*21,000 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$5,913,486 67
Deduct net value of re-insured risks,	5,740 33
Net re-insurance reserve,	<u>5,907,746 34</u>
All other liabilities; viz., miscellaneous, \$11,000; premiums paid in advance, \$7,300,	18,300 00
	<u>\$6,102,534 34</u>
Gross present Liabilities as to Policy-holders,	
Surplus as regards Policy-holders,	\$370,624 49

INCOME.

Cash received for new and renewal premiums,	\$1,964,810 86
for sale of annuities,	344 50
Re-insurance premiums from other companies,	2,776 05
Total cash premium income,	<u>\$1,967,931 41</u>
Received for interest on cash loans,	\$16,574 02
for interest on securities owned,	107,356 96
on premium notes or loans,	146,075 94
on other debts due the Company,	8,225 47
for rents,	31,208 32
Discount on claims paid in advance,	1,251 52
Total interest and rents,	<u>310,692 23</u>

* Including resisted losses of previous years.

Cash received from other companies for losses on policies re-insured,	\$5,000 00
Total Cash Income,	\$2,283,623 64
Premium notes received (gross),	429,004 22
Gross Income,	\$2,712,627 86

EXPENDITURES.

Cash paid for losses and policy claims,	\$599,480 22
for losses on policies of other companies re-insured,	5,000 00
to annuitants,	4,202 50
for lapsed, surrendered and purchased policies,	667,446 10
for dividends to policy-holders,	70,862 27
Total cash paid policy-holders,	\$1,346,991 09
Cash paid for dividends to stockholders,	\$7,000 00
for premiums to other companies for policies re-insured,	7,242 33
for commissions to agents,	169,234 79
for salaries and expenses of agents,	75,293 75
for medical examinations,	27,035 04
for salaries and pay of officers and employes,	88,934 84
Total pay account,	374,740 75
Cash paid for taxes and fees,	\$27,641 13
for rents,	17,150 00
for commuting commissions,	86,948 93
for furniture, safes and fixtures,	3,740 37
for other cash payments; viz., insurance, \$2,240.53; office, agency and incidental expenses, \$116,570.91,	118,811 44
Total miscellaneous expenditures,	254,291 87
Total Cash Expenditures,	\$1,976,023 71
Notes used in payment of losses and claims,	\$19,866 89
in purchase of surrendered policies,	144,168 45
in payment of dividends to policy-holders,	103,920 97
voided by lapse of policies,	263,062 49
Total note expenditures,	531,018 80
Gross Expenditures,	\$2,507,042 51

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$2,242,157 30
received during 1874,	429,004 22
Total,	\$2,671,161 52
Used as per expenditures,	531,018 80
Balance December 31, 1874,	\$2,140,142 72

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, NEW YORK.

[Incorporated July 25, 1859. Commenced business July 28, 1859.]

Paid-up Capital, \$100,000 00

HENRY B. HYDE, *President.* Secretary, SAMUEL BORROWS.
JAMES W. ALEXANDER, *Vice-President.* Actuary, GEORGE W. PHILLIPS.
Principal Office, New York.
Attorney to accept service, HENRY T. BLODGETT, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities :—

	Par value.	Market value.
United States 6 per cent. Bonds, 1881,	\$340,000 00	\$403,700 00
“ “ 5-20 Bonds,	1,260,150 00	1,488,844 38
New York State Bonds,	190,000 00	207,575 00
“ “ City Bonds,	517,500 00	541,842 50
Brooklyn City Bonds,	136,000 00	148,920 00
Virginia State 6 per cent. Bonds,	37,986 00	15,816 82
Sharon Town Bonds,	66,000 00	68,310 00
Yonkers Town Bonds,	23,500 00	24,301 50
South Carolina State 6 per cent. Bonds,	53,750 00	16,525 00
Little Valley Town Bonds,	8,000 00	8,513 33
Valley Nat'l Bank Stock, St. Louis,	2,000 00	2,100 00
Mercantile Trust Co. Stock,	550,500 00	569,193 32
	<hr/>	<hr/>
	\$3,185,386 00	\$3,495,641 85

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
United States 5-20 Bonds,	\$560 00	\$500 00
“ “ 6 per cent. Bonds, 1881,	29,718 75	50,000 00
“ “ 5-20 Bonds,	17,537 50	
New York State Bonds,	10,575 00	
50 shares New York Life and Trust Co.,	10,000 00	
Brooklyn City Bonds,	8,480 00	7,000 00
Washington Square (Staten Island) Bond,	225 00	220 00
United States 5-20 Bonds,	2,375 00	3,000 00
“ “ 6 per cent. Bonds, 1881,	1,188 75	
“ “ 10-40 Bonds,	230 00	400 00
“ “ 5-20 Bonds,	234 00	
“ “ 6 per cent. Bonds, 1881,	8,803 75	10,500 00
“ “ 5-20 Bonds,	3,562 50	
Brooklyn City Bond,	25,000 00	31,700 00
Queen's County (N. Y.) Bonds,	14,000 00	
United States 5-20 Bonds,	1,187 50	750 00
“ “ 5-20 Bonds,	1,187 50	1,000 00
	<hr/>	<hr/>
	\$134,365 25	\$105,070 00

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$16,624,511 94
on collateral security,	105,070 00
Unencumbered real estate,	3,931,451 05
Stocks, bonds and securities,	3,495,641 85
Cash in Company's office and deposited in various banks,	533,837 83
Interest accrued on cash loans and bonds,	158,948 56
Rents due and accrued,	25,813 15
Uncollected premiums on policies in force,	\$144,677 90
Deferred premiums payable in instalments,	769,788 71
	<hr/>
	\$914,466 61
Amount deducted to reduce the above to the net values charged against the policies,	182,893 32
Net amount deferred and outstanding prem's,	<hr/>
	731,573 29
Gross present Assets,	<hr/>
	\$25,606,847 67

UNADMITTED ASSETS.

Cash in hands of agents,	\$192,016 45
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LIABILITIES.

Death losses due and unpaid,	\$32,000 00
in process of adjustment,	272,960 00
resisted,	*32,000 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	23,481,617 60
Unpaid dividends of surplus due policy-holders,	69,849 00
Liability under three months' clause in policies,	90,000 00
	<hr/>
Gross present Liabilities as to Policy-holders,	\$23,978,426 60
Surplus as regards Policy-holders,	\$1,628,421 07

INCOME.

Cash received for new and renewal premiums, \$8,172,864 27	
for sale of annuities,	54,435 13
Total cash premium income,	<hr/>
	\$8,227,299 40
Received for interest on securities owned, \$1,230,960 63	
on other debts due the Company,	79,150 18
for rents,	113,326 93
Total interest and rents,	<hr/>
	1,423,437 74
Gross Income,	<hr/>
	\$9,650,737 14

EXPENDITURES.

Cash paid for losses and policy claims,	\$1,929,862 36
for matured endowments,	18,500 00
to annuitants,	13,980 04

* Including resisted losses of previous years.

Cash paid for lapsed, surrendered and purchased		
policies,	\$1,268,689 60	
for dividends to policy-holders,	1,585,370 20	
Total cash paid policy-holders,	4,816,402 20	
Cash paid for dividends to stockholders,		
for premiums to other companies for		
policies re-insured,	3,419 92	
for commissions to agents,	396,368 71	
for salaries and expenses of agents,	22,300 00	
for medical examinations,	61,768 33	
for salaries and pay of officers and		
employes,	261,360 41	
Total pay account,	753,014 37	
Cash paid for taxes and fees,		
for rents,	43,363 44	
for commuting commissions,	454,930 80	
for furniture, safes and fixtures,	84,564 56	
for office, agency and incidental ex-		
penses,	364,967 16	
Total miscellaneous expenditures,	1,046,977 58	
Total Cash Expenditures,	\$6,616,394 15	

GERMANIA LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated April 10, 1860. Commenced business July 16, 1860.]

Paid-up Capital, \$200,000 00

HUGO WESENDONCK, President. Secretary, CORNELIUS DOREMUS.

FRED'K SCHROENDLER, Vice-President. Actuary, HUBERT CILLIS.

Principal Office, No. 287 Broadway.

Attorney to accept service, FREDRIC KRAUSE, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities :—

	Par value.	Market value.
United States 10-40 Reg'd Bonds, 5s,	\$37,000 00	\$42,365 00
" " 10-40 " " 5s, 1881,	150,000 00	170,250 00
" " 5-20 " " 6s, 1862,	30,000 00	34,237 50
" " 5-20 " " 6s, 1865,	47,000 00	55,107 50
" " 5-20 Bonds, 6s, 1865,	13,000 00	15,275 00
" " 5-20 Coupon " 6s, 1865,	60,000 00	72,525 00
" " 5-20 Reg'd " 6s, 1867,	183,000 00	216,397 50
" " 5-20 Coupon " 6s, 1867,	40,000 00	48,750 00
" " 5-20 Bonds, 6s, 1868,	5,000 00	6,093 75
" " Registered " 6s, 1881,	20,000 00	23,600 00
Virginia State " " " " (old), 6s,	15,000 00	10,500 00
" " " " (new), 6s,	15,000 00	

Mississippi State Warrants,	\$10,000 00	\$7,500 00
New York City and County Bonds, 7s, . . .	350,000 00	360,500 00
Brooklyn City Park Loan, 7s,	65,000 00	66,300 00
“ “ Water Loan, 6s,	15,000 00	14,100 00
	<hr/>	<hr/>
	\$1,055,000 00	\$1,143,501 25

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Coupon Bonds, 6s, 1865, .	\$4,835 00	\$4,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$4,905,697 94
on collateral security,	4,000 00
Stocks, bonds and securities,	1,143,501 25
Cash in Company's office,	3,199 80
deposited in various banks,	153,037 49
Interest accrued on cash loans and bonds,	87,694 08
Uncollected premiums on policies in force, .	\$122,628 92
Deferred premiums payable in instalments, .	305,963 29
	<hr/>
	\$428,592 21
Amount deducted to reduce the above to the net values charged against the policies, .	85,718 44
Net amount deferred and outstanding prem's, .	<hr/>
	342,873 77
	<hr/>
Gross present Assets,	\$6,640,004 33

LIABILITIES.

Death losses due and unpaid,	\$5,068 44
in process of adjustment,	83,142 39
resisted,	*23,633 91
Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	6,174,421 76
Unpaid dividends of surplus due policy-holders,	25,715 89
Net value of extra risks and lapsed policies liable to be sur- rendered,	12,269 07
	<hr/>
Gross present Liabilities as to Policy-holders,	\$6,324,251 46
Surplus as regards Policy-holders,	\$315,752 87

INCOME.

Cash received for new and renewal premiums, \$1,548,408 68	
for sale of annuities,	932 75
for all other premiums,	12,066 90
Total cash premium income,	<hr/>
	\$1,561,408 33
Received for interest on cash loans,	\$315,824 23
for interest on securities owned,	64,896 10

* Including resisted losses of previous years.

Discount on claims paid in advance,	\$619 00	
Total interest,	<u> </u>	\$381,339 33
Cash received from policy fees,		192 35
Gross Income,		<u>\$1,942,940 01</u>

EXPENDITURES.

Cash paid for losses, policy claims and matured endowments,	\$546,332 42	
to annuitants,	5,485 33	
for lapsed, surrendered and purchased policies,	279,088 99	
for dividends to policy-holders,	101,175 54	
Total cash paid policy-holders,	<u> </u>	\$982,077 28
Cash paid for dividends to stockholders,	\$24,000 00	
for commissions to agents,	107,874 60	
for salaries and expenses of agents,	40,944 52	
for medical examinations,	10,337 39	
for salaries and pay of officers and employes,	57,136 37	
Total pay account,	<u> </u>	240,292 88
Cash paid for taxes and fees,	\$16,726 03	
for rents,	8,830 82	
for commuting commissions,	7,337 04	
for furniture, safes and fixtures,	5,386 58	
for office, agency and incidental expenses,	28,367 85	
Total miscellaneous Expenditures,	<u> </u>	66,648 32
Gross Expenditures,		<u>\$1,239,018 48</u>

GLOBE MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated June, 1864. Commenced business June, 1864.]

Paid-up Capital, \$100,000 00

PLINY FREEMAN, *President.**Secretary,* JAMES M. FREEMAN.LORING ANDREWS, *Vice-President.**Actuary,* EDWARD H. SEWELL.*Principal Office, No. 347 Broadway.**Attorney to accept service, C. W. CARTER, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities:—

	Par value.	Market value.
United States 6 per cent. Bonds, 1881,	\$490,000 00	\$578,400 00
" " 10-40 Bonds,	100,000 00	115,000 00
" " 6 per cent. Currency Bonds,	65,000 00	76,456 25

.56 **LIFE INSURANCE COMPANIES** **[Dec. 31,**

New York State Bounty Bonds,	\$10,000 00	\$10,550 00
“ County Bounty Bonds,	10,000 00	10,600 00
“ State 6 per cent. Gold Bonds,	10,000 00	11,800 00
“ City Accum'd Debt Bonds, 1885,	14,000 00	14,700 00
Brooklyn Soldiers' Aid Fund Bonds,	73,000 00	75,920 00
“ Bushwick Avenue Bonds,	25,000 00	26,375 00
“ Public Park Bonds,	244,000 00	257,420 00
“ Bridge Bonds,	60,000 00	63,800 00
Astoria Village Bonds,	3,180 39	3,180 39
Long Island City Bonds,	60,000 00	60,000 00
Richmond City 8 per cent. Bonds,	50,000 00	51,500 00
Mississippi Warrants,	10,000 00	10,000 00
	<hr/>	<hr/>
	\$1,224,180 39	\$1,364,701 64

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
45 shares Home Fire Insurance Co.,	\$4,500 00	\$3,800 00
50 “ Ridgewood Fire Insurance Co.,	5,000 00	4,000 00
Brooklyn Public Park Bonds,	1,050 00	500 00
45 shares Home Fire Insurance Co.,	4,500 00	2,700 00
20 “ Nat'l Bank of Commerce,	2,360 00	2,000 00
N. Y., West Shore and Chicago R. R. Bonds,	19,000 00	16,000 00
Tompkins Avenue Church Bonds,	1,100 00	1,000 00
30 shares Union Ferry Co.,	4,200 00	2,000 00
	<hr/>	<hr/>
	\$41,710 00	\$32,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$1,911,577 81
on collateral security,	32,000 00
on interest on policies in force,	33,671 39
Unencumbered real estate,	291,000 00
Stocks, bonds and securities,	1,364,701 64
Cash in Company's office,	13,216 74
deposited in various banks,	202,138 57
Interest accrued on cash loans and bonds,	64,048 40
on premium notes and loans,	3,947 00
Uncollected premiums on policies in force,	\$70,709 00
Deferred premiums payable in instalments,	150,329 00
	<hr/>
	\$221,038 00
Amount deducted to reduce the above to the net values charged against the policies,	22,103 80
Net amount deferred and outstanding prem's,	<hr/>
	198,934 20
	<hr/>
Gross present Assets,	\$4,115,235 75

UNADMITTED ASSETS.

Advanced to officers or agents, .	\$4,555 29
Cash in hands of agents, . . .	4,480 08
Agency supplies,	5,000 00
Furniture, safes and fixtures, .	22,483 32
Total unadmitted Assets, .	\$36,518 69

LIABILITIES.

Matured endowments due and unpaid,	\$5,000 00
Death losses in process of adjustment,	42,150 00
resisted,	*40,000 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$3,786,992 56
Deduct net value of re-insured risks,	5,615 90
Net re-insurance reserve,	3,781,876 66
Due on account of salaries, rents and office expenses, . . .	2,000 00
Reserve on lapsed policies,	13,350 00
Gross present Liabilities as to Policy-holders, . . .	\$3,833,876 66
Surplus as regards Policy-holders,	\$281,359 09

INCOME.

Cash received for new and renewal premiums,	\$912,276 44
Re-insurance premiums from other companies,	4,227 30
Total cash premium income,	\$916,503 74
Received for interest on cash loans,	\$128,793 37
for interest on securities owned,	79,092 85
on premium notes or loans,	3,500 00
on other debts due the Company,	1,702 85
for rents,	1,337 50
Discount on claims paid in advance,	129 36
Total interest and rents,	214,555 93
Gross Income,	\$1,131,059 67

EXPENDITURES.

Cash paid for losses and policy claims,	\$442,454 55
for matured endowments,	17,900 00
for lapsed, surrendered and purchased policies,	375,385 66
for dividends to policy-holders,	10,951 23
Total cash paid policy-holders,	\$846,691 44
Cash paid for dividends to stockholders,	\$13,723 40
for premiums to other companies for policies re-insured,	5,578 57

* Including resisted losses of previous years.

Cash paid for commissions to agents, . . .	\$59,509 30	
for salaries and expenses of agents, . . .	48,611 35	
for medical examinations, . . .	9,985 00	
for salaries and pay of officers and employes, . . .	34,357 90	
Total pay account, . . .		\$171,765 52
Cash paid for taxes and fees, . . .	\$13,433 67	
for rents, . . .	23,377 97	
advanced to officers or agents, . . .	500 00	
paid for furniture, safes and fixtures, . . .	8,560 42	
for office, agency and incidental expenses, . . .	36,780 04	
Total miscellaneous expenditures, . . .		82,652 10
Gross Expenditures, . . .		\$1,101,109 06

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1866. Commenced business April, 1867.]

Paid-up Capital, \$300,000 00

WAREHAM GRISWOLD, *President.*

Secretary, STEPHEN BALL.

DANIEL F. SEYMOUR, *Vice-President.*

Principal Office, Hartford.

Attorney to accept service, J. W. WOODRUFF, Auburndale.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities:—

	Par value.	Market value.
United States 5-20 Bonds, 1867, . . .	\$3,000 00	\$4,265 62
" " " " " . . .	500 00	
Jefferson County (Ill.) Bonds, . . .	16,000 00	16,000 00
100 shares First Nat'l Bank, Hartford, . . .	10,000 00	13,800 00
17 " Home Nat'l Bank, West Meriden, . . .	1,700 00	2,125 00
	<u>\$31,300 00</u>	<u>\$36,190 62</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
50 shares First Nat'l Bank, Hartford, . . .	\$6,900 00	\$5,000 00
71 " Travelers' Ins. Co., Hartford, . . .	12,496 00	10,441 38
10 Bonds St. Louis and So. Eastern R. R. Co., . . .	5,000 00	9,000 00
First Mortgage Bond, West Hartford, . . .	4,500 00	
18 shares Nat'l Fire Ins. Co., Hartford, . . .	2,232 00	1,531 72
42 " National Screw Co., Hartford, . . .	7,140 00	8,925 00
First Mortgage Bond, West Hartford, . . .	3,000 00	

50 shares First Nat'l Bank, Hartford, . . .	\$6,900 00	\$5,000 00
Trust deeds on land (Illinois), . . .	—	10,000 00
Policies assigned as collaterals, . . .	—	3,000 00
		<hr/>
		\$52,898 10

All other Assets:—

		Cash value.
Taxes due from non-resident stockholders, . . .		\$370 50

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate, . . .	\$640,613 84
on collateral security, . . .	52,898 10
Unencumbered real estate, . . .	3,081 68
Stocks, bonds and securities, . . .	86,190 62
Cash in Company's office, . . .	308 86
deposited in various banks, . . .	41,069 68
Interest accrued on cash loans and bonds, . . .	22,463 62
All other assets, . . .	370 50
Uncollected premiums on policies in force, . . .	\$15,829 48
Deferred premiums payable in instalments, . . .	16,305 85
	<hr/>
	\$32,135 33
Amount deducted to reduce the above to the net values charged against the policies, . . .	3,213 53
Net amount deferred and outstanding prem's, . . .	<hr/>
	28,921 80
Gross present Assets, . . .	<hr/>
	\$825,918 70

UNADMITTED ASSETS.

Cash in hands of agents, . . .	\$22,470 45
Furniture, safes and fixtures, . . .	11,572 43
	<hr/>
Total unadmitted Assets, . . .	\$34,042 88

LIABILITIES.

Death losses in process of adjustment, . . .	\$15,492 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.), . . .	\$548,552 55
Deduct net value of re-insured risks, . . .	2,794 69
Net re-insurance reserve, . . .	<hr/>
	545,757 86
Unpaid dividends of surplus due policy-holders, . . .	905 98
Re-insurance premiums unpaid, . . .	648 05
	<hr/>
Gross present Liabilities as to Policy-holders, . . .	\$562,803 89
Surplus as regards Policy-holders, . . .	\$263,114 81

INCOME.

Cash received for new and renewal premiums, . . .	\$137,458 75
Received for interest on securities and cash loans, . . .	49,431 99

Cash received from other companies for losses on policies re-insured,	\$2,000 00
Gross Income,	\$188,890 74

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$15,582 16	
for lapsed, surrendered and purchased policies,	13,435 99	
for dividends to policy-holders, . . .	5,692 88	
Total cash paid policy-holders, . . .		\$34,711 03
Cash paid for premiums to other companies for policies re-insured,	\$4,675 76	
for commissions to agents,	10,968 99	
for salaries and expenses of agents, . . .	7,848 11	
for medical examinations,	437 00	
for salaries and pay of officers and employes,	8,375 28	
Total pay account,		32,305 14
Cash paid for taxes and fees,	\$1,968 72	
for rents,	2,280 10	
for office, agency and incidental expenses,	4,883 02	
Total miscellaneous expenditures, . . .		9,131 84
Gross Expenditures,		\$76,148 01

HOME LIFE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated April 30, 1880. Commenced business May 1, 1880.]

Paid-up Capital, \$125,000 00

GEORGE C. RIPLEY, *President.* *Secretary and Actuary,* WM. J. COFFIN.
Principal Office, Brooklyn.

Attorney to accept service, JAS. M. BURGESS, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities:—

	Par value.	Market value.
United States 6 per cent. 5-20 Bonds, . . .	\$188,500 00	\$213,005 00
“ “ 6 per cent. Bonds, 1881, . . .	56,000 00	64,960 00
New York State 7 per cent. Bonds, . . .	50,000 00	51,750 00
Kings County 6 per cent. Bonds, . . .	63,000 00	63,000 00
“ “ 7 per cent. Bonds, . . .	150,000 00	150,000 00
Brooklyn City 7 per cent. Bonds, . . .	674,000 00	674,125 00
	<u>\$1,181,500 00</u>	<u>\$1,216,840 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds,	\$3,390 00	\$56,400 00
Brooklyn City Gas Co. Stock,	12,687 00	
United States 6 per cent. Bonds,	33,900 00	
Western Union Telegraph Bonds,	10,000 00	
Bank of Utica Stock,	2,000 00	
Bowery Bank Stock,	1,200 00	12,700 00
Nassau Nat'l Bank (Brooklyn) Stock,	2,500 00	
Atlantic Ins. Co. Stock,	2,000 00	
Nassau Bank (N. Y.) Stock,	2,200 00	
Nassau Nat'l Bank (Brooklyn) Stock,	2,500 00	
Brooklyn Bank Stock,	1,650 00	20,000 00
“ City Gas Co. Stock,	6,125 00	
Nassau Gas Co. Stock,	600 00	
Nat'l Bank (New York) Stock,	1,200 00	
United States 6 per cent. Bonds,	5,650 00	
Nassau Nat'l Bank (Brooklyn) Stock,	1,250 00	
Union Trust Co. Stock,	12,000 00	
St. Nicholas Bank Stock,	6,500 00	
Home Ins. Co. Stock,	3,000 00	
	<u>\$110,352 00</u>	<u>\$89,100 00</u>

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$1,308,550 00
on collateral security,	89,100 00
Premium notes and loans on interest,	1,064,869 18
Unencumbered real estate,	188,400 00
Stocks, bonds and securities,	1,216,840 00
Cash in Company's office and deposited in bank,	131,682 16
Interest accrued on cash loans and bonds,	13,008 17
Rents due and accrued,	2,350 12
Uncollected premiums on policies in force,	\$92,032 44
Deferred premiums payable in instalments,	32,162 17
	<u>\$124,194 61</u>
Amount deducted to reduce the above to the net values charged against the policies,	24,838 92
Net amount deferred and outstanding prem's,	<u>99,355 69</u>
Gross present Assets,	<u>\$4,114,155 82</u>

LIABILITIES.

Death losses in process of adjustment,	\$25,000 00
Death losses resisted,	*24,000 00
Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	3,651,700 93
Gross present Liabilities as to Policy-holders,	<u>\$3,700,700 93</u>
Surplus as regards Policy-holders,	\$413,454 89

* Including resisted losses of previous years.

INCOME.

Cash received for new and renewal premiums, . . .	\$547,834 99
Received for interest on cash loans and securities owned, . . .	\$171,586 92
on premium notes or loans, . . .	72,830 52
Received for rents, . . .	5,034 00
Total interest and rents, . . .	<u>249,451 44</u>
Total Cash Income, . . .	\$797,286 43
Premium notes received (gross), . . .	233,292 37
Gross Income, . . .	<u>\$1,030,578 80</u>

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$201,457 00
for matured endowments, . . .	9,296 75
to annuitants, . . .	2,139 01
for lapsed, surrendered and purchased policies, . . .	62,356 33
for dividends to policy-holders, . . .	32,356 13
Total cash paid policy-holders, . . .	<u>\$307,605 22</u>
Cash paid for dividends to stockholders, . . .	\$15,000 00
for commissions to agents, . . .	63,616 75
for salaries and expenses of agents, . . .	13,717 22
for medical examinations, . . .	3,834 00
for salaries and pay of officers and employes, . . .	30,679 88
Total pay account, . . .	<u>126,847 85</u>
Cash paid for taxes and fees, . . .	\$4,220 09
for rents and agency expenses, . . .	9,791 61
for furniture, safes and fixtures, . . .	51 90
for office and incidental expenses, . . .	11,711 73
Total miscellaneous expenditures, . . .	<u>25,775 33</u>
Total Cash Expenditures, . . .	\$460,228 40
Notes used in payment of losses and claims, . . .	\$15,414 15
in purchase of surrendered policies, . . .	47,784 35
in payment of dividends to policy-holders, . . .	131,518 01
Total note expenditures, . . .	<u>194,716 51</u>
Gross Expenditures, . . .	<u>\$654,944 91</u>

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873, . . .	\$1,028,415 87
received during 1874, . . .	233,292 37
Total, . . .	<u>\$1,261,708 24</u>

Used as per expenditures,	\$194,716 51
Redeemed by maker, in cash,	2,122 55
Total deductions,	<u>\$196,839 06</u>
Balance December 31, 1874,	<u>\$1,064,869 18</u>

HOMOEOPATHIC MUTUAL LIFE INSURANCE COMPANY, .

NEW YORK.

[Incorporated July 18, 1868. Commenced business July 18, 1868.]

Paid-up Capital, \$200,000 00

D. D. T. MARSHALL, *President.* Secretary, FRANK B. MAYHEW.

E. M. KELLOGG, *Vice-President.* Actuary, D. P. FACKLER.

Principal Office, No. 231 Broadway.

Attorney to accept service, HENRY HALE, Hyde Park.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities:—

	Par value.	Market value.
United States 10-40 Bonds,	\$112,000 00	\$135,135 00
“ “ “ “	5,000 00	
Sodus (N. Y.) Town Bonds,	10,000 00	10,000 00
Somerset (N. Y.) Town Bonds,	14,000 00	14,000 00
Yates (N. Y.) Town Bonds,	11,000 00	11,000 00
E. Br'dway Dry Dock and Grand St. R. R. 1st mort. Bonds,	38,000 00	38,000 00
	<u>\$190,000 00</u>	<u>\$208,135 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds,	\$1,141 25	\$1,000 00
“ “ “ “	1,711 87	1,500 00
Lewiston (N. Y.) Town Bonds,	4,500 00	10,000 00
50 shares Clark Thread Co.,	6,000 00	
60 “ Hamilton Fire Ins. Co.,	1,400 00	
Deeds of real estate,	2,500 00	
“ “	4,000 00	
Bonds and mort. of real estate,	5,000 00	12,500 00
“ “ “ “	9,000 00	
	<u>\$35,253 12</u>	<u>\$12,500 00</u>

All other Assets:—

	Cash value.
Loans secured by life policy,	\$1,407 20
Bills receivable, secured,	1,149 87
Deposit with Gas Co.,	20 00
	<u>\$2,577 07</u>

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$292,980 94
on collateral security,	12,500 00
Premium notes and loans on interest,	5,919 40
Unencumbered real estate,	5,773 00
Stocks, bonds and securities,	208,135 00
Cash in Company's office,	430 39
deposited in various banks,	8,117 20
Interest accrued on cash loans and bonds,	10,793 15
on premium notes and loans,	323 30
All other assets,	2,577 07
Uncollected premiums on policies in force,	\$12,340 51
Deferred premiums payable in instalments,	29,086 95
	<hr/>
	\$41,427 46
Amount deducted to reduce the above to the net values charged against the policies,	8,285 49
Net amount deferred and outstanding prem's,	<hr/>
	33,141 97
	<hr/>
Gross present Assets,	\$580,691 42

UNADMITTED ASSETS.

Commuted commissions,	\$8,000 00
Furniture, safes and fixtures,	2,900 00
	<hr/>
Total unadmitted Assets,	\$10,900 00

LIABILITIES.

Death losses in process of adjustment,	\$3,048 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$522,188 97
Deduct net value of re-insured risks,	4,754 82
Net re-insurance reserve,	<hr/>
	517,434 15
All other liabilities; viz., trust moneys, \$3,500.00; all other claims, \$4,803.00,	8,303 00
	<hr/>
Gross present Liabilities as to Policy-holders,	\$528,785 15
Surplus as regards Policy-holders,	\$51,906 27

INCOME.

Cash received for new and renewal premiums,	\$196,706 96
Received for interest on cash loans,	\$22,103 09
for interest on securities owned,	13,867 27
on premium notes or loans,	152 68
Total interest and rents,	<hr/>
	36,123 04
	<hr/>
Gross Income,	\$232,830 00

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$34,299 37	
for matured endowments, . . .	2,514 00	
for lapsed, surrendered and purchased policies, . . .	65,681 20	
for dividends to policy-holders, . . .	7,989 36	
Total cash paid to policy-holders, . . .	<u> </u>	\$110,483 93
Cash paid for premiums to other companies for policies re-insured, . . .	\$5,465 76	
for commissions to agents, . . .	12,944 74	
for salaries and expenses of agents, . . .	15,476 85	
for medical examinations, . . .	2,802 21	
for salaries and pay of officers and employes, . . .	8,919 00	
Total pay account, . . .	<u> </u>	45,608 56
Cash paid for taxes and fees, . . .	\$1,107 57	
for rents, . . .	3,075 00	
for commuting commissions, . . .	3,808 36	
for office, agency and incidental expenses, . . .	10,776 29	
Total miscellaneous expenditures, . . .	<u> </u>	18,767 22
Gross Expenditures, . . .		<u> </u> \$174,859 71

KNICKERBOCKER LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated April, 1853. Commenced business April, 1853.]

Paid-up Capital, \$100,000 00

JOHN A. NICHOLS, *President.* Secretary, GEORGE F. SNIFFEN.

Actuary, CHARLES M. HIBBARD.

Principal Office, 239 Broadway.

Attorney to accept service, FRANK L. BORTHELLS, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities :—

	Par value.	Market value.
United States 10-40 Coupon Bonds, . . .	\$32,000 00	\$36,880 00
“ “ Coupon Bonds, 1865 (old), . . .	18,000 00	21,780 00
“ “ “ “ 1867, . . .	20,500 00	25,010 00
“ “ “ “ 1868, . . .	25,500 00	31,110 00
“ “ “ “ 1861, . . .	26,000 00	31,752 50
“ “ Registered Bonds, 1865, . . .	20,000 00	23,500 00
“ “ “ “ 1867, . . .	31,000 00	36,735 00
“ “ “ “ 1861, . . .	20,000 00	23,650 00
Virginia Bonds, consols, . . .	53,267 03	29,829 54
“ “ deferred, . . .	36,633 52	4,396 02

South Carolina Bonds,	\$50,000 00	\$15,500 00
Louisiana Bonds,	70,000 00	17,500 00
Tennessee Bonds,	26,000 00	15,600 00
Mississippi Warrants,	10,000 00	8,500 00
Alabama 8 per cent. Bond,	10,000 00	6,000 00
100 shares American Exchange Bank,	10,000 00	11,500 00
100 " Fourth Nat'l Bank,	10,000 00	10,000 00
Brooklyn Central and Jamaica R. R. Bonds,	19,200 00	19,200 00
Cent. Park and No. and East River R. R. Bonds,	2,000 00	1,600 00
600 shares Erie R. R. Preferred,	60,000 00	33,000 00
225 " Guaranty and Indemnity Co.,	22,500 00	22,500 00
	<hr/>	<hr/>
	\$572,600 55	\$425,543 06

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States Registered Bonds,	\$29,375 00	\$25,000 00
" " Coupon Bonds,	3,660 00	3,000 00
25 shares Continental Fire Ins. Co.,	3,000 00	11,375 00
10 " Clinton Fire Ins. Co.,	1,500 00	
10 " Park Fire Ins. Co.,	1,500 00	
25 " Home Fire Ins. Co.,	3,125 00	
10 " American Exchange Fire Ins. Co.,	1,100 00	
50 " Montauk Fire Ins. Co.,	5,000 00	27,750 00
75 " Market Nat'l Bank,	8,700 00	
240 " New York Loan and Indemnity Co.,	19,200 00	
75 " N. Y. Guaranty and Indemnity Co.,	7,500 00	
45 " Brooklyn Gas Light Co.,	2,250 00	
162 " Gallatin Bank,	9,720 00	
10 " New York Central R. R. Co.,	1,020 00	
United States 5-20 Coupon Bonds,	488 00	380 00
	<hr/>	<hr/>
	\$97,138 00	\$67,505 00

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$2,441,742 27
on collateral security,	67,505 00
Premium notes and loans on interest,	3,001,427 83
Unencumbered real estate,	586,336 76
Stocks, bonds and securities,	425,543 06
Cash in Company's office,	13,747 53
deposited in various banks,	85,851 21
Interest accrued on cash loans and bonds,	164,307 81
on premium notes and loans,	72,080 02
Rents due and accrued,	10,889 34
Uncollected premiums on policies in force,	\$71,635 25
Deferred premiums payable in instalments,	359,975 07
	<hr/>
	\$431,610 32

Amount deducted to reduce the above to the net values charged against the policies, .	\$68,241 54	
Net amount deferred and outstanding prem's, .	<u> </u>	\$368,368 78

Gross present Assets,	\$7,237,799 61
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UNADMITTED ASSETS.

Commuted commissions, . . .	\$376,818 49
Furniture, safes and fixtures, . .	25,612 52
Total unadmitted Assets, . .	<u>\$402,431 01</u>

LIABILITIES.

Total policy claims,	\$142,700 00
Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	6,648,700 25
Unpaid dividends of surplus due stockholders,	92 75
All other liabilities; viz., book debts,	<u>8,530 79</u>
Gross present Liabilities as to Policy-holders,	\$6,795,023 79
Surplus as regards Policy-holders,	\$442,775 82

INCOME.

Cash received for new premiums,	\$163,031 29
for renewal premiums,	1,403,497 89
Total cash premium income,	<u>\$1,566,529 18</u>
Received for interest on cash loans,	\$106,012 82
for interest on securities owned,	22,664 05
on premium notes and loans,	219,508 26
on other debts due the Company,	1,080 72
for rents,	49,244 25
Discount on claims paid in advance,	163 81
Total interest and rents,	<u>398,673 91</u>
Total Cash Income,	\$1,965,203 09
Premium notes received (gross),	404,828 83
Gross Income,	<u>\$2,370,031 92</u>

EXPENDITURES.

Cash paid for losses and policy claims,	\$675,241 63
for matured endowments,	33,909 35
to annuitants,	177 00
for surrendered and purchased policies,	631,186 13
for dividends to policy-holders,	266,689 95
Total cash paid policy-holders,	<u>\$1,607,204 06</u>
Cash paid for dividends to stockholders,	\$7,101 75
for premiums to other companies for policies re-insured,	17 57
for commissions to agents,	68,531 60

Cash paid for salaries and expenses of agents, .	\$3,862 61	
for medical examinations,	4,409 96	
for salaries and pay of officers and employés,	48,294 82	
Total pay account,	<u> </u>	\$132,218 31
Cash paid for taxes and fees,	\$14,844 61	
for rents,	17,000 00	
for commuting commissions,	22,529 52	
for office, agency and incidental ex- penses,	73,389 70	
Total miscellaneous expenditures,	<u> </u>	127,763 83
Total Cash Expenditures,		<u>\$1,867,186 20</u>
Notes used in payment of losses and claims, .	\$99,367 01	
in purchase of surrendered policies,	496,363 29	
in payment of dividends to policy- holders,	243,204 25	
Total note expenditures,	<u> </u>	838,934 55
Gross Expenditures,		<u>\$2,706,120 75</u>

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$3,444,105 58
received during 1874, .	. 404,828 83
Total, . . . . .	. <u>\$3,848,934 41</u>
Used as per expenditures, . . . . .	. \$838,934 55
Redeemed by maker, in cash, . . . . .	. 8,572 03
Total deductions, . . . . .	. <u>847,506 58</u>
Balance December 31, 1874, . . . . .	. <u>\$3,001,427 83</u>

LIFE ASSOCIATION OF AMERICA, ST. LOUIS, MO.

[Incorporated June 16, 1868. Commenced business June 16, 1868.]

HENRY W. HOUGH, *President.* ***Secretary,* JOHN S. PIERCE.**

JOHN S. DOUGLASS, *Vice-President.* ***Actuary,* EDWIN W. BRYANT.**

Principal Office, St. Louis.

Attorney to accept service, GEO. O. CARPENTER, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities :—

	Par value.	Market value.
Missouri State 6 per cent. Bonds,	\$205,000 00	\$200,900 00
United States 5 per ct. Coupon Bonds, 1881,	15,000 00	17,250 00
Fayette County (Ky.) Bonds,	8,000 00	7,160 00
Grayson County (Ky.) Bonds,	100 00	80 00
Muhlenburg County (Ky.) Bonds,	500 00	425 00

Davies County (Ky.) Bonds,	\$1,000 00	\$700 00
Canton (Mo.) School Bonds,	5,000 00	5,000 00
South Carolina R. R. Bonds,	12,000 00	7,200 00
No. Missouri R. R. First Mort. Bonds,	12,000 00	10,020 00
South Carolina Certificates,	50,007 50	17,502 62
Empire State Life Ins. Co. Stock,	85,000 00	85,000 00
St. Louis Chamber of Commerce Ass'n Stock,	10,000 00	10,000 00
	<hr/>	<hr/>
	\$403,607 50	\$361,237 62

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Note secured by deed of trust on real estate, . .	\$9,500 00	\$4,000 00
Policies of Company assigned as collateral, . .	—	46,950 77
Policy of St. Louis Mut. Life. Ins. Co., assigned, . .	—	3,278 77
City of Charleston 6 per cent. Stock,	3,870 00	2,000 00
Tallassee Manufact'g Co. First Mort. Bonds, . .	50,000 00	50,000 00
374 shares Tallassee Manufacturing Co.,	9,350 00	6,000 00
Assignment of bonds and mortgages,	2,864 00	1,333 00
		<hr/>
		\$113,562 54

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$2,231,789 94
on collateral security,	113,562 54
Premium notes and loans on interest,	1,398,161 59
Unencumbered real estate,	249,317 89
Stocks, bonds and securities,	361,237 62
Cash in Company's office,	5,598 89
deposited in various banks,	125,525 88
Interest accrued on cash loans and bonds,	125,609 54
Uncollected premiums on policies in force, . .	\$90,172 85
Deferred premiums payable in instalments, . .	68,268 40
	<hr/>
	\$158,441 25
Amount deducted to reduce the above to the net values charged against the policies, . .	31,688 25
Net amount deferred and outstanding prem's, . .	<hr/>
	126,753 00
	<hr/>
Gross present Assets,	\$4,787,556 89

UNADMITTED ASSETS.

Furniture, safes and fixtures, . . \$23,000 00

LIABILITIES.

Death losses in process of adjustment,	\$147,978 70
Matured endowments in process of adjustment,	1,000 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$4,559,729 80
Deduct net value of re-insured risks,	39,864 71
Net re-insurance reserve,	<hr/>
	4,519,865 09

Unpaid dividends of surplus due policy-holders,	\$38 40
All other liabilities; viz., premium notes on policies re-insured, \$17,002.26; premiums paid in advance, \$5,747.64, . .	22,749 90
	<hr/>
Gross present Liabilities as to Policy-holders,	\$4,691,632 09
Surplus as regards Policy-holders,	\$45,924 80

INCOME.

Cash received for new and renewal premiums, \$1,451,809 71	
for all other premiums,	114 10
Re-insurance premiums from other companies,	6,082 34
Total cash premium income,	<hr/> \$1,458,006 15
Received for interest on cash loans,	\$215,667 48
for interest on securities owned,	25,583 89
on premium notes or loans,	79,255 70
on other debts due the Company,	107 59
for rents,	7,622 29
Discount on claims paid in advance,	1,052 88
Total interest and rents,	<hr/> 329,289 83
Cash received from other companies for losses	
on policies re-insured,	\$5,000 00
from all other sources; viz., premium	
on sale of gold,	6,683 74
Total miscellaneous income,	<hr/> 11,683 74
Total Cash Income,	<hr/> \$1,798,979 72
Premium notes received (gross),	292,610 23
Gross Income,	<hr/> \$2,091,589 95

EXPENDITURES.

Cash paid for losses and policy claims,	\$509,529 06
for losses on policies of other com-	
panies re-insured,	5,000 00
to annuitants,	1,022 80
for lapsed, surrendered and purchased	
policies,	368,226 33
for dividends to policy-holders,	12,462 83
Total cash paid policy-holders,	<hr/> \$896,241 02
Cash paid for premiums to other companies for	
policies re-insured,	\$18,746 36
for commissions to agents,	127,245 24
for salaries and expenses of agents,	108,194 97
for medical examinations,	14,430 93
for salaries and pay of officers and	
employés,	64,587 52
Total pay account,	<hr/> 333,205 02

Cash paid for taxes,	\$28,175 34	
for rents,	6,000 00	
for commuting commissions,	9,005 70	
advanced to agents,	42,491 86	
paid for furniture, safes and fixtures,	894 42	
for office, agency and incidental ex- penses,	183,638 85	
Total miscellaneous expenditures,	<u>269,706 17</u>	
Total Cash Expenditures,		\$1,499,152 21
Notes used in payment of losses and claims,	\$21,055 48	
in purchase of surrendered policies,	388,522 14	
in payment of dividends to policy- holders,	41,069 16	
Total note expenditures,	<u>450,646 78</u>	
Gross Expenditures,		\$1,949,798 99

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$1,600,059 09	
received during 1874,	292,610 23	
Total,	<u>1,892,669 32</u>	
Used as per expenditures,	\$450,646 78	
Redeemed by maker, in cash,	43,860 95	
Total deductions,	<u>494,507 73</u>	
Balance December 31, 1874,		\$1,398,161 59

MANHATTAN LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated 1850. Commenced business August 1, 1850.]

Paid-up Capital, \$100,000 00

HENRY STOKES, *President.*Secretary, JACOB L. HALSEY.

C. Y. WEMPLE, *Vice-President.*Actuary, SAMUEL N. STEBBINS.

Principal Office, 156 and 158 Broadway.

Attorney to accept service, JOS. M. EVERETT, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities :—

	Par value.	Market value.
United States 6 per cent. Coupon Bonds, 1881,	\$75,550 00	\$92,171 00
“ “ 5 per cent. Reg'd Bonds, 1881,	100,000 00	113,250 00
“ “ 6 per cent. 5-20 Reg'd Bonds,	225,000 00	264,375 00
Virginia Consolidated Debt Bonds,	19,900 00	4,500 00
“ Deferred Debt Bonds,		
New York State Bounty Bonds,	100,000 00	108,125 00
“ City Bounty Fund Redemp. Bonds,	8,700 00	9,135 00

Brooklyn Public Park Loan,	\$100,000 00	\$105,000 00
100 shares Bank of Commerce, N. Y., . .	10,000 00	11,800 00
	<hr/>	<hr/>
	\$639,150 00	\$708,356 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
896 shares Butchers' and Drovers Bank, . .	\$30,912 00	\$37,000 00
400 " Citizens' Bank,	12,500 00	
16 " Merchants' Exchange Bank,	960 00	7,084 73
20 " Metropolitan Bank,	2,600 00	
45 " Bank of the Republic,	4,500 00	
100 " Third Avenue R. R.,	14,000 00	18,800 00
60 " Citizens' Bank,	1,875 00	
300 " Citizens' Fire Ins. Co.,	9,900 00	
100 " People's Bank,	3,450 00	11,500 00
40 " Bank of Commerce,	4,750 00	
89 " Manhattan Co.,	6,675 00	
175 " Shoe and Leather Bank,	27,125 00	17,500 00
United States 5-20 Bonds,	228 00	200 00
8 shares Bank of Commerce,	955 00	750 00
United States 10-40 Bonds,	5,750 00	5,000 00
34 shares Hanover Bank,	3,400 00	2,700 00
1,500 " N. Y. Central and Hudson R. R. R., .	151,500 00	200,000 00
850 " Harlem R. R.,	54,187 00	
106 " Union Trust Co.,	10,600 00	
100 " Albany and Susquehanna R. R., . .	9,600 00	
United States 6 per cent. Currency Bonds, .	936 00	800 00
220 shares Brooklyn Gas Co.,	12,375 00	5,000 00
400 " N. Y. Central and Hudson R. R. R., .	40,400 00	46,500 00
400 " Lake Shore R. R.,	31,200 00	
Lake Shore R. R. Bonds,	15,000 00	12,000 00
300 shares Harlem Gas Co.,	19,200 00	27,250 00
100 " N. Y., N. H. and Hartford R. R., .	13,200 00	
22 " " " " " "	2,904 00	2,295 74
1,000 " Lake Shore R. R.,	78,000 00	60,000 00
United States Bonds,	3,450 00	3,000 00
" " 5-20 Bonds,	1,140 00	900 00
260 shares Citizens' Bank,	8,125 00	3,000 00
United States 5-20 Bonds,	1,140 00	1,000 00
24 shares N. Y. Central and Hudson R. R. R.,	2,424 00	2,000 00
100 " " " " " "	10,100 00	18,000 00
100 " Lake Shore R. R.,	7,800 00	
100 " Western Union,	7,650 00	
100 " People's Bank,	3,450 00	1,800 00
40 " Fourth Nat'l Bank,	3,920 00	1,000 00
35 " N. Y. Central and Hudson R. R. R., .	3,535 00	3,000 00
130 " Citizens' Bank,	4,062 00	6,000 00
31 " Eighth Avenue R. R.,	4,800 00	
United States 6 per cent. Bonds,	171,000 00	150,000 00
	<hr/>	<hr/>
	\$801,278 00	\$644,080 47

All other Assets and Property owned by the Company:—

Postage Stamps,	Cash value. \$38 85
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SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$5,303,502 85
on collateral security,	644,080 47
Premium notes and loans on interest,	2,279,736 08
Stocks, bonds and securities,	708,356 00
Cash in Company's office,	2,052 01
deposited in various banks,	58,268 36
Interest accrued on cash loans and bonds,	154,964 52
All other assets,	38 85
Uncollected premiums on policies in force,	\$398,233 39
Deferred premiums payable in instalments,	114,770 85
	<hr/>
	\$513,004 24
Amount deducted to reduce the above to the net values charged against the policies,	76,950 64
Net amount deferred and outstanding prem's,	<hr/>
	436,053 60
	<hr/>
Gross present Assets,	\$9,587,052 74

UNADMITTED ASSETS.

Commuted commissions,	\$10,000 00
Cash in hands of agents,	3,047 10
Judgments for debts,	4,700 00
Agency supplies,	3,000 00
Furniture, safes and fixtures,	6,000 00
	<hr/>
Total unadmitted Assets,	\$26,747 10

LIABILITIES.

Death losses in process of adjustment,	\$184,480 00
Matured endowments in process of adjustment,	13,500 00
Death losses resisted,	*42,000 00
Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	7,849,464 49
Liability on account of tontine policies,	2,040 00
Unpaid dividends of surplus due policy-holders,	93,765 03
due stockholders,	2,200 09
	<hr/>
Gross present Liabilities as to Policy-holders,	\$8,187,449 61
Surplus as regards Policy-holders,	\$1,399,603 13

INCOME.

Cash received for new and renewal premiums, \$1,384,481 21	
for all other premiums,	2,780 42
Total cash premium income,	<hr/>
	\$1,387,261 63

* Including resisted losses of previous years.

74 **LIFE INSURANCE COMPANIES** [Dec. 31,

Received for interest on cash loans, . . .	\$348,069 00
for interest on securities owned, . . .	37,891 86
on premium notes or loans, . . .	173,521 37
Discount on claims paid in advance, . . .	9,372 05
Total interest,	<u>\$568,854 28</u>
Cash received from all other sources; viz., premium on gold, . . .	11,216 00
Total Cash Income,	<u>\$1,967,331 91</u>
Premium notes received (gross),	154,870 37
Gross Income,	<u>\$2,122,202 28</u>

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$510,107 44
for matured endowments, . . .	31,499 84
to annuitants,	4,562 00
for lapsed, surrendered and purchased policies,	54,628 28
for dividends to policy-holders, . . .	305,438 35
Total cash paid policy-holders,	<u>\$906,235 91</u>
Cash paid for dividends to stockholders, . . .	\$50,000 00
for commissions to agents, . . .	164,188 81
for medical examinations, . . .	10,323 50
for salaries and pay of officers and employes,	65,917 26
Total pay account,	<u>\$290,429 57</u>
Cash paid for taxes and fees,	\$12,298 37
for rents,	8,000 00
for commuting commissions, . . .	1,039 14
for other cash payments; viz., office, agency and incidental expenses, . . .	33,741 50
Total miscellaneous expenditures,	<u>55,079 01</u>
Total Cash Expenditures,	<u>\$1,251,744 49</u>
Notes used in payment of losses and claims, . . .	\$48,064 72
in purchase of surrendered policies, . . .	90,809 83
in payment of dividends to policy-holders,	11,314 52
Total note expenditures,	<u>150,189 07</u>
Gross Expenditures,	<u>\$1,401,933 56</u>

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873, . . .	\$2,299,623 00
received during 1874,	154,870 37
Total,	<u>\$2,454,493 37</u>
Used as per expenditures,	\$150,189 07
Redeemed by maker, in cash,	*24,568 22
Total deductions,	<u>174,757 29</u>
Balance December 31, 1874,	<u>\$2,279,736 08</u>

. * Including \$11,324.53 in hands of agents for collection.

METROPOLITAN LIFE INSURANCE COMPANY, NEW YORK.
[Incorporated January, 1866. Commenced business June, 1867.]
Paid-up Capital, \$200,000 00
JOSEPH S. KNAPP, *President.* Secretary, ROBERT A. GRANNISS.
JOHN R. HEGEMAN, *Vice-President.* Actuary, WILLIAM P. STEWART.
Principal office, No. 319 Broadway.
Attorney to accept service, CHAPLIN G. TYLER, Wakefield.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities :—			Par value.	Market value.
United States 5-20 Bonds,			\$131,000 00	\$154,580 00
“ “ 6 per cent. Bonds,			22,000 00	25,960 00
Brooklyn City Bonds, 7s,			42,000 00	44,100 00
Kings County (N. Y.) Bonds, 7s,			25,000 00	26,000 00
Peekskill (N. Y.) Water Loan, 7s,			25,000 00	25,500 00
Rochester City (N. Y.) Bonds, 7s,			38,000 00	39,520 00
New York City Bonds, 7s,			25,000 00	25,500 00
			<hr/> \$308,000 00	<hr/> \$341,160 00

Securities held as Collateral for Cash Loans :—			Market value.	Loaned thereon.
Kings County War Bonds, 7s,			\$1,020 00	\$900 00
Boulevard Bonds (Brooklyn), 7s,			10,400 00	9,000 00
Ocean Parkway (Kings Co., N. Y.) Bonds, 7s,			15,600 00	14,500 00
Bushwick Avenue Imp'ment Bonds (N. Y.), 7s,			7,280 00	6,500 00
Brooklyn Public Park Bonds (N. Y.), 7s,			42,000 00	40,224 07
			<hr/> \$76,300 00	<hr/> \$71,124 07

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,		\$503,750 00
on collateral security,		71,124 07
Premium notes and loans on interest,		461,177 18
Stocks, bonds and securities,		341,160 00
Cash in Company's office,		12,720 32
deposited in various banks,		21,023 34
Interest accrued on cash loans and bonds,		6,300 50
on premium notes and loans,		27,094 00
All other assets; viz., cash in hands of agents, secured,		38,790 57
Uncollected premiums on policies in force,	\$239,760 12	
Deferred premiums payable in instalments,	264,913 97	
	<hr/> \$504,674 09	
Amount deducted to reduce the above to the		
net values charged against the policies,	75,701 10	
Net amount deferred and outstanding prem's,	<hr/>	428,972 99
Gross present Assets,		<hr/> \$1,912,112 92

UNADMITTED ASSETS.

Commuted commissions, . . .	\$35,156 36
Advanced to officers or agents, .	36,387 45
Agency supplies, . . .	4,000 00
Furniture, safes and fixtures, .	29,765 56
Total unadmitted Assets, .	<u>\$105,309 37</u>

LIABILITIES.

Total policy claims,	\$35,144 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$1,689,797 22
Deduct net value of re-insured risks, . . .	1,486 46
Net re-insurance reserve,	<u>1,688,310 76</u>
Unpaid dividends of surplus due policy-holders, . . .	5,950 00
Due on account of salaries, rents and office expenses, . .	2,900 00
All other liabilities; viz., reserve on policies liable to be restored, \$2,520.92; premiums paid in advance, \$34,086.84,	36,607 76
Gross present Liabilities as to Policy-holders, . . .	<u>\$1,768,912 52</u>
Surplus as regards Policy-holders,	\$143,200 40

INCOME.

Total cash premium income,	\$1,004,297 35
Total interest,	96,775 09
Total Cash Income,	<u>\$1,101,072 44</u>
Total note income,	138,180 67
Gross Income,	<u>\$1,239,253 11</u>

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$222,851 97
for matured endowments, . . .	7,700 00
for lapsed, surrendered and purchased policies,	164,883 40
for dividends to policy-holders, . . .	79,243 00
Total cash paid policy-holders,	<u>\$474,678 37</u>
Cash paid for premiums to other companies for policies re-insured,	\$3,612 45
for commissions to agents,	112,760 17
for salaries and expenses of agents, . . .	19,444 10
for medical examinations,	25,964 84
for salaries and pay of officers and employés,	40,916 71
Total pay account,	<u>202,698 27</u>

Cash paid for taxes and fees,	\$11,974 30	
for rents,	13,630 80	
for other cash payments due,	43,846 28	
Total miscellaneous expenditures,	<u> </u>	\$69,451 38
Total Cash Expenditures,		<u>\$746,828 02</u>
Notes used in payment of losses and claims,	\$7,517 60	
in purchase of surrendered policies,	41,943 61	
in payment of dividends to policy-holders,	4,416 26	
Total note expenditures,	<u> </u>	53,877 47
Gross Expenditures,		<u>\$800,705 49</u>

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$376,873 93	
received during 1874,	138,180 67	
Total,	<u> </u>	\$515,054 60
Used as per expenditures,		<u>53,877 47</u>
Balance December 31, 1874,		\$461,177 13

MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated 1843. Commenced business February 1, 1843.]

F. S. WINSTON, *President.*

Vice-President, R. A. MCCURDY.

Secretary, JOHN M. STUART.

Actuary, W. H. C. BARTLETT.

Principal Office, New York.

Attorney to accept service, AMOS D. SMITH, 3d, Boston.

DETAILED STATEMENT OF ASSETS.

Bonds :—

	Par value.	Market value.
United States 6 per cent. Reg'd Bonds, 1881,	\$2,100,550 00	\$8,023,375 38
" " 5 per cent. Reg'd Bonds,	2,050,000 00	
" " 10-40 Reg'd Bonds,	50,000 00	
New York State Bounty Bonds,	500,000 00	
" " City and County Bonds, 7s,	2,505,000 00	
Yonkers Town 7 per cent. Bonds,	20,000 00	
Cherry Valley Town 7 per cent. Bonds,	50,000 00	
	<u>\$7,275,550 00</u>	<u>\$8,023,375 38</u>

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$56,916,056 39
Unencumbered real estate,	2,767,273 99
Stocks, bonds and securities,	8,023,375 38

Cash deposited in various banks,	\$2,425,882 34
Interest accrued on cash loans and notes,	1,085,982 15
Uncollected premiums on policies in force, . . \$120,225 28	
Deferred premiums payable in instalments, . . 1,095,672 19	
	<u>\$1,215,897 47</u>

Amount deducted to reduce the above to the net values charged against the policies,	303,974 37
Net amount deferred and outstanding prem's,	<u>911,923 10</u>
Gross present Assets,	\$72,130,493 35

UNADMITTED ASSETS.

Cash in hands of agents,	\$12,502 34
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LIABILITIES.

Death losses in process of adjustment,	\$442,306 79
resisted,	*207,500 00
Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	67,930,449 89
Liability on account of tontine policies,	41,548 01
Post mortem dividends,	28,830 47
All other liabilities; viz., premiums paid in advance,	<u>24,191 22</u>
Gross present Liabilities as to Policy-holders,	\$68,674,826 38
Surplus as regards Policy-holders,	\$3,455,665 97

INCOME.

Cash received for new and renewal premiums, \$15,633,559 10	
for sale of annuities,	17,519 25
Total cash premium income,	<u>\$15,651,078 35</u>
Received for interest on cash loans,	\$3,655,935 04
for interest on securities owned,	399,253 25
on other debts due the Company,	82,021 04
for rents,	46,500 00
Total interest and rents,	<u>4,183,709 33</u>
Received from all other sources; viz., premium on sale of gold,	<u>22,365 62</u>
Gross Income,	\$19,857,153 30

EXPENDITURES.

Cash paid for losses and policy claims,	\$3,129,326 45
for matured endowments,	338,105 68
to annuitants,	31,589 57
for lapsed, surrendered and purchased policies,	4,978,276 06
for dividends to policy-holders,	2,992,410 77
Total cash paid policy-holders,	<u>\$11,469,708 53</u>

* Including resisted losses of previous years.

Cash paid for commissions to agents, . . .	\$451,182 90	
for medical examinations, . . .	50,064 69	
for salaries and pay of officers and employés,	300,138 75	
Total pay account,	<u> </u>	\$801,376 34
Cash paid for taxes and fees,	\$134,112 00	
for commuting commissions,	349,317 06	
for office, agency and incidental ex- penses,	308,385 44	
Total miscellaneous expenditures,	<u> </u>	791,814 50
Gross Expenditures,		<u>\$13,062,899 37</u>

**MUTUAL BENEFIT LIFE INSURANCE COMPANY, NEWARK,
N. J.**

[Incorporated January 31, 1845. Commenced business, April, 1845.]

LEWIS C. GROVER, President. **Secretary, EDWARD A. STRONG.**

L. S. GOBLE, Vice-President. **Actuary, B. J. MILLER.**

Principal Office, No. 752 Broad Street.

Attorney to accept service, JAMES B. NIVER, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities:—

	Par value.	Market value.
United States Coupon Bonds, 1881,	\$227,500 00	\$268,450 00
" " Reg'd " 1881,	189,000 00	223,020 00
" " " Currency Bonds,	850,000 00	999,812 50
" " Coupon Bonds, 1865,	139,000 00	164,020 00
Brooklyn City Bonds,	65,000 00	65,000 00
Albany City Bonds,	25,000 00	25,000 00
Newark City Bounty Bonds,	400,000 00	400,000 00
" " Old Bonds,	28,000 00	28,000 00
" " Improvement Bonds,	240,000 00	240,000 00
" " Aqueduct Bonds,	2,454,000 00	2,454,000 00
" " School Bonds,	100,000 00	100,000 00
Essex Co. (N. J.) Road Board Bonds,	994,500 00	994,500 00
Elizabeth City (N. J.) Bonds,	282,000 00	282,000 00
Rahway (N. J.) Bonds,	176,500 00	176,500 00
Utica (N. Y.) Bonds,	145,000 00	145,000 00
Springfield (Rl.) Bonds,	50,000 00	50,000 00
Union Co. (N. J.) Bonds,	183,000 00	183,000 00
Essex Co. (N. J.) Bonds,	1,247,500 00	1,247,500 00
Orange Co. (N. J.) Bonds,	40,000 00	40,000 00
Auburn City (N. Y.) Bonds,	150,000 00	150,000 00
Jersey City (N. J.) Bonds,	50,000 00	50,000 00
Dayton (Ohio) Bonds,	130,000 00	130,000 00

Cleveland (Ohio) Bonds,	\$621,000 00	\$621,000 00
West Orange Township (N. J.) Bonds,	123,000 00	123,000 00
New Brunswick City (N. J.) Bonds,	50,000 00	50,000 00
East Orange (N. J.) Bonds,	228,512 58	228,512 58
Erie City (Pa.) Bonds,	152,000 00	152,000 00
Toledo City (Ohio) Bonds,	100,000 00	100,000 00
South Bend City (Ind.) Bonds,	61,500 00	65,600 00
Massachusetts State Bonds,	800 00	800 00
	<hr/>	<hr/>
	\$9,502,812 58	\$9,756,715 08

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$12,415,657 75
Premium notes and loans on interest,	6,967,097 11
Unencumbered real estate,	170,491 98
Stocks, bonds and securities,	9,756,715 08
Cash in Company's office,	20,684 77
Deposited in various banks,	480,734 30
Interest accrued on cash loans and bonds,	435,478 23
on premium notes and loans,	205,000 00
Uncollected premiums on policies in force,	\$150,994 45
Deferred premiums payable in instalments,	80,027 85
	<hr/>
	\$231,022 30
Amount deducted to reduce the above to the net values charged against the policies,	57,755 57
Net amount deferred and outstanding prem's,	<hr/> 173,266 73
Gross present Assets,	<hr/> \$30,625,125 95

UNADMITTED ASSETS.

Cash in hands of agents,	\$104,450 92
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LIABILITIES.

Death losses and matured endowments in process of adjust- ment,	\$506,427 00
resisted,	*59,000 00
Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	26,022,535 78
Unpaid dividends of surplus due policy-holders,	278,487 32
	<hr/>
Gross present Liabilities as to Policy-holders,	\$26,866,450 10
Surplus as regards Policy-holders,	\$3,758,675 85

INCOME.

Cash received for new and renewal premiums, \$4,272,912 10	
for sale of annuities,	558 72
for all other premiums,	6,880 05
Total cash premium income,	<hr/> \$4,280,350 87

* Including resisted losses of previous years.

Received for interest on cash loans and securi-

ties owned,	\$1,411,806 19	
on premium notes or loans,	412,710 11	
for rents,	3,237 50	
Total interest and rents,	—————	\$1,827,753 80
Total Cash Income,		\$6,108,104 67
Premium notes received (gross),		632,657 30
Gross Income,		\$6,740,761 97

EXPENDITURES.**Cash paid for losses and policy claims and**

matured endowments,	\$1,831,790 74	
paid to annuitants,	1,568 44	
for lapsed, surrendered and purchased		
policies,	413,056 70	
for dividends to policy-holders,	1,250,606 28	
Total cash paid policy-holders,	—————	\$3,497,022 16
Cash paid for commissions to agents,	\$379,113 73	
for medical examinations,	24,064 73	
for salaries and pay of officers and		
employés,	70,302 48	
Total pay account,	—————	473,480 89
Cash paid for taxes and fees,	\$74,299 12	
for office, agency and incidental ex-		
penses,	98,566 87	
Total miscellaneous expenditures,	—————	172,865 99
Total Cash Expenditures,		\$4,143,367 04
Notes used in payment of losses and claims,	\$143,048 77	
in purchase of surrendered policies,	187,682 07	
in payment of dividends to policy-		
holders,	338,794 70	
Total note expenditures,	—————	669,525 54
Gross Expenditures,		\$4,812,894 58

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$7,016,385 97	
received during 1874,	632,657 30	
Total,	—————	\$7,649,043 27
Used as per expenditures,	\$669,525 54	
Redeemed by maker, in cash,	12,420 62	
Total deductions,	—————	681,946 16 .
Balance December 31, 1874,		\$6,967,097 11.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT.

[Incorporated November 13, 1848. Commenced business February 1, 1850.]

JULIUS Y. DEWEY, *President.**Secretary,* GEORGE W. REED.CHARLES DEWEY, *Vice-President.**Actuary,* EDWARD DEWEY.*Principal Office, Montpelier.**Attorney to accept service, JAMES T. PHELPS, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities :—

	Par value.	Market value.
United States 6 per cent. Bonds, 1881, . . .	\$107,000 00	\$246,161 50
“ “ “ “ 1868, . . .	50,000 00	
“ “ “ “ 1867, . . .	30,900 00	
“ “ “ “ 1865, . . .	20,000 00	
Vermont State Bonds, . . .	30,000 00	342,220 00
New Hampshire State Bonds, . . .	20,000 00	
Maine State Bonds, . . .	5,000 00	
Burlington City 6 per cent. Bonds, . . .	60,000 00	
Montpelier Town 7 per cent. Bonds, . . .	30,000 00	
Worcester City 6 per cent. Bonds, . . .	20,000 00	
Fitchburg City 6 per cent. Bonds, . . .	60,000 00	
Boston City 6 per cent. Bonds, . . .	10,000 00	
Lawrence City 6 per cent. Bonds, . . .	20,000 00	
Chelsea City 6 per cent. Bonds, . . .	30,000 00	
Somerville City 6½ per cent. Bonds, . . .	30,000 00	
Columbus City 8 per cent. Bonds, . . .	25,000 00	
Cleveland City 7 per cent. Bonds, . . .	2,220 00	
First Nat'l Bank, Montpelier, . . .	21,000 00	29,400 00
Montpelier Nat'l Bank, . . .	2,700 00	4,050 00
Bank of St. Albans, . . .	250 00	250 00
	<u>\$574,070 00</u>	<u>\$622,081 50</u>

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Vermont Nat'l Bank of St. Albans, . . .	\$19,125 00	\$5,000 00
United States Bonds, . . .	351 00	300 00
First Nat'l Bank, Montpelier, . . .	5,320 00	3,725 00
Concord City (N. H.) Gold Bonds, . . .	5,075 00	4,500 00
“ “ “ “ Currency Bonds, . . .		
	<u>\$29,871 00</u>	<u>\$13,525 00</u>

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate, . . .	\$853,462 27
on collateral security, . . .	13,525 00
Premium notes and loans on interest, . . .	*88,677 63

* Notes, \$31,377.71; loans, \$7,299.92.

Unencumbered real estate,	\$18,617 30
Stocks, bonds and securities,	622,081 50
Cash in Company's office,	1,883 05
deposited in various banks,	36,000 00
Interest accrued on cash loans and bonds,	46,493 50
on premium notes and loans,	941 33
All other assets: United States stamps,	60 00
Uncollected premiums on policies in force,	\$78,661 83
Deferred premiums payable in instalments,	43,237 76
	<hr/>
	\$121,899 59

Amount deducted to reduce the above to the net values charged against the policies,	30,474 90
Net amount deferred and outstanding prem's,	<hr/>
	91,424 69
Gross present Assets,	<hr/>
	\$1,723,166 27

LIABILITIES.

Death losses in process of adjustment,	\$29,000 00
resisted,	*1,000 00
Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	1,143,863 97
Liability on account of special risks,	14,254 84
All other liabilities; viz., over-payments by policy-holders,	10,000 00
	<hr/>
Gross present Liabilities as to Policy-holders,	\$1,198,118 81
Surplus as regards Policy-holders,	\$525,047 46

INCOME.

Cash received for new and renewal premiums,	\$285,115 74
Re-insurance premiums from other companies,	449 58
Total cash premium income,	<hr/>
	\$285,565 32
Received for interest on cash loans,	\$59,286 90
for interest on securities owned,	39,213 91
on premium notes or loans,	2,485 23
for rent,	1,002 98
Discount on claims paid in advance,	259 83
Total interest and rents,	<hr/>
	102,248 85
Total Cash Income,	<hr/>
	\$387,814 17
Premium notes received (gross),	2,814 47
	<hr/>
Gross Income,	\$390,628 64

EXPENDITURES.

Cash paid for losses and policy claims,	\$106,204 42
for matured endowments,	3,000 00
for lapsed, surrendered and purchased policies,	24,404 36
for dividends to policy-holders,	46,131 35
Total cash paid policy-holders,	<hr/>
	\$179,740 13

* Including resisted losses of previous years.

Cash paid for commissions to agents,	\$24,787 59	
for salaries and expenses of agents,	3,696 98	
for medical examinations,	1,992 00	
for salaries and pay of officers and employes,	10,851 55	
Total pay account,		\$41,328 12
Cash paid for taxes and fees,	\$878 86	
for rents,	2,488 36	
for office, agency and incidental expenses,	2,631 24	
Total miscellaneous expenditures,		5,998 46
Total Cash Expenditures,		\$227,066 71
Notes used in payment of losses and claims,	\$1,328 34	
in purchase of surrendered policies,	1,321 04	
in payment of dividends to policyholders,	2,258 55	
Total note expenditures,		4,907 93
Gross Expenditures,		\$231,974 64

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$33,551 14	
received during 1874,	2,814 47	
Total,		\$36,365 61
Used as per expenditures,	\$4,907 93	
Redeemed by maker, in cash,	79 97	
Total deductions,		4,987 90
Balance December 31, 1874,		\$31,377 71

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA, WASHINGTON, D. C.

[Incorporated July 23, 1868. Commenced business August 1, 1868.]

Paid-up Capital, \$1,000,000 00

J. V. FARWELL, *President*.*Secretary*, J. F. CRANK.L. D. CORTRIGHT, }
PAUL CORNELL, } *Vice-Presidents*.*Actuary*, E. W. PEET.*Principal Office*, Washington; *Branch Office at Chicago, Ill.**Attorney to accept service*, EDWARD J. LONG, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities:—

	[Par value.	Market value.
United States 10-40 Bonds,	\$66,200 00	\$75,799 00
" " 5-20 "	50,000 00	58,000 00
" " " "	5,500 00	6,503 75

United States 6 per cent. Currency Bonds,	\$101,000 00	\$118,801 25
" " 4 " "	110,000 00	107,800 00
" " 5 " Bonds, 1881,	40,000 00	45,450 00
Chicago City Bonds,	100,000 00	100,000 00
Virginia State Bonds,	42,000 00	20,300 00
Mississippi State Bonds,	20,000 00	17,200 00
	<hr/>	<hr/>
	\$534,700 00	\$549,854 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
1,225 shares Excelsior Life Ins. Co., New York,	\$36,767 80	\$36,767 80
Assignment of mortgage on real estate,	6,305 00	4,000 00
	<hr/>	<hr/>
	\$43,072 80	\$40,767 80

All other Assets and Property owned by the Company:—

	Cash value.
Loans to agents, secured,	\$5,123 18
Cash in hands of agents, secured,	7,560 00
Personal loans,	6,801 29
	<hr/>
	\$19,484 47

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$2,119,562 60
on collateral security,	40,767 80
Premium notes and loans on interest,	67,382 11
Unencumbered real estate,	400,000 00
Stocks, bonds and securities,	549,854 00
Cash in Company's office,	852 56
deposited in various banks,	95,097 51
Interest accrued on cash loans and bonds,	43,365 94
Rents due and accrued,	7,836 51
All other assets,	19,484 47
Uncollected premiums on policies in force,	\$93,727 20
Deferred premiums payable in instalments,	93,193 39
	<hr/>
	\$186,920 59
Amount deducted to reduce the above to the net values charged against the policies,	19,716 71
Net amount deferred and outstanding prem's,	<hr/>
	167,203 88
	<hr/>
Gross present Assets,	\$3,511,407 38

UNADMITTED ASSETS.

Commuted commissions,	\$65,701 93
Furniture, safes and fixtures,	3,125 00
	<hr/>
Total unadmitted Assets,	\$68,826 93

LIABILITIES.

Death losses in process of adjustment,	\$62,205 99
resisted,	*17,787 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$2,895,357 58
Deduct net value of re-insured risks,	61,298 60
Net re-insurance reserve,	†2,834,058 98
All other liabilities; viz., premiums paid in advance,	8,192 76
Gross present Liabilities as to Policy-holders,	\$2,922,244 73
Surplus as regards Policy-holders,	\$589,162 65

INCOME.

Cash received for new and renewal premiums, \$822,718 34	
for all other premiums,	855 79
Total cash premium income,	\$823,574 13
Cash other than premiums received from com- panies for assuming their risks,	\$62,457 02
Received for interest on cash loans,	109,677 95
for interest on securities owned,	22,905 88
on premium notes or loans,	937 83
on other debts due the Company,	405 97
Total interest,	196,384 65
Cash received from all other sources; viz., premium on gold,	672 95
Total Cash Income,	\$1,020,631 73
Premium notes received (gross),	37,544 05
Gross Income,	\$1,058,175 78

EXPENDITURES.

Cash paid for losses and policy claims,	\$241,342 20
for matured endowments,	1,600 00
for losses on policies of other com- panies re-insured,	36,119 52
paid to annuitants,	2,724 00
for lapsed, surrendered and purchased policies,	233,421 76
Total cash paid policy-holders,	\$515,207 48
Cash paid for dividends to stockholders,	\$30,000 00
for premiums to other companies for policies re-insured,	20,430 75
for commissions to agents,	81,882 58
for salaries and expenses of agents,	32,410 15
for medical examinations,	7,090 01
for salaries and pay of officers and employés,	45,676 90
Total pay account,	217,490 39

* Including resisted losses of previous years.

† As computed by the Company (interest at six per cent.), \$2,051,840.

Cash paid for taxes and fees,	\$9,214 45	
for rents,	1,649 68	
for office, agency and incidental ex- penses,	50,394 76	
Total miscellaneous expenditures,	<u> </u>	\$61,258 89
Total Cash Expenditures,		<u>\$793,956 76</u>
Notes used in purchase of surrendered policies,	\$2,581 14	
voided by lapse of policies,	1,101 95	
Total note expenditures,	<u> </u>	3,683 09
Gross Expenditures,		<u>\$797,639 85</u>

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$21,651 31	
received during 1874,	*49,413 89	
Total,	<u> </u>	\$71,065 20
Used as per expenditures,		<u>3,683 09</u>
Balance December 31, 1874,		\$67,382 11

NEW JERSEY MUTUAL LIFE INSURANCE COMPANY, NEW-
ARK, N. J.

[Incorporated March 19, 1863. Commenced business January 1, 1865.]

Paid-up Capital, \$100,000 00

J. H. STEDWELL, *President.**Vice-President,* R. C. FROST.*Secretary and Actuary,* C. H. BRINKERHOFF.*Principal Office, No. 189 Market Street.**Attorney to accept service,* AMORY H. KENDALL, *Waltham.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities:—

	Par value.	Market value.
United States Coupon Bonds, 1881,	\$83,000 00	\$101,260 00
“ “ 5-20 Bonds,	6,100 00	6,985 80
Virginia State 6 per cent. Bonds,	41,800 00	15,171 25
Indiana State Bonds,	100 00	108 30
Louisiana State Bonds,	10,000 00	5,800 00
	<u>\$141,000 00</u>	<u>\$129,325 35</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States Coupon Bonds, 1881,	\$3,666 00	} \$15,000 00
“ “ “ “ 1867,	11,825 00	
“ “ Watch Co. Bonds,	9,000 00	

* Including notes on policies of other companies not transferred, \$5,178.01; and notes secured by assignment of policy, \$6,001.83.

Policies assigned to the Company,	\$12,971 36
“ of Guardian Life Ins Co., assigned,	4,382 09
Policy of New York Life Ins. Co., assigned,	785 00
“ of Universal Life Ins. Co., assigned,	243 80
“ of Commonwealth Life Ins. Co., assigned,	650 55
	<hr/>
	\$34,032 80

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$609,239 64
on collateral security,	34,032 80
Premium notes and loans on interest,	363,091 50
Unencumbered real estate,	55,132 79
Stocks, bonds and securities,	129,325 35
Cash in Company's office,	12,071 35
deposited in various banks,	76,638 03
Interest accrued on cash loans and bonds,	29,127 88
on premium notes and loans,	14,413 73
Uncollected premiums on policies in force,	\$135,132 16
Deferred premiums payable in instalments,	107,024 89
	<hr/>
	\$242,157 05
Amount deducted to reduce the above to the net values charged against the policies,	24,215 70
Net amount deferred and outstanding prem's,	<hr/> 217,941 35
Due from other companies for losses on account of re-insured risks,	3,415 88
	<hr/>
Gross present Assets,	\$1,544,430 30

UNADMITTED ASSETS.

Commuted commissions,	\$8,072 45
Advanced to agents,	94,002 91
Agency supplies,	8,504 25
Furniture, safes and fixtures,	4,818 71
	<hr/>
Total unadmitted Assets,	\$115,398 82

LIABILITIES.

Death losses in process of adjustment,	\$44,700 00
resisted,	*20,000 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$1,230,531 44
Deduct net value of re-insured risks,	7,683 86
Net re-insurance reserve,	<hr/> 1,222,847 58
All other liabilities,	20,200 00
	<hr/>
Gross present Liabilities as to Policy-holders,	\$1,307,747 58
Surplus as regards Policy-holders,	\$236,682 72

* Including resisted losses of previous years.

INCOME.

Cash received for new and renewal premiums,	\$575,941 40	
for all other premiums,	70 50	
Total cash premium income,		\$576,011 90
Received for interest on cash loans,	\$31,640 07	
for interest on securities owned,	9,032 20	
on premium notes or loans,	} 19,029 24	
on other debts due the Company,		
Total interest,		59,701 51
Cash received from other companies for losses on policies re-insured,		8,211 78
Total Cash Income,		\$638,925 19
Premium notes received (gross),		169,027 71
Gross Income,		\$807,952 90

EXPENDITURES.

Cash paid for losses and policy claims,	\$182,443 14	
for matured endowments,	7,200 00	
to annuitants,	950 00	
for lapsed, surrendered and purchased policies,	119,894 92	
for dividends to policy-holders,	40,219 26	
Total cash paid policy-holders,		\$350,207 82
Cash paid for interest on guarantee capital,	\$7,000 00	
for premiums to other companies for policies re-insured,	4,723 43	
for commissions, salaries and expenses of agents,	46,200 99	
for medical examinations,	12,062 74	
for salaries and pay of officers and employes,	38,253 10	
Total pay account,		108,240 26
Cash paid for taxes and fees,	\$5,154 77	
for rents,	10,181 28	
for other cash payments; viz., office, agency and incidental expenses, \$53,218.69; profit and loss, \$18,27.238,	101,491 07	
Total miscellaneous expenditures,		116,827 12
Total Cash Expenditures,		\$575,274 70
Notes used in payment of losses and claims,	\$2,788 96	
in purchase of surrendered policies,	29,076 95	

Notes used in payment of dividends to policy-

holders,	\$8,666 10	
voided by lapse of policies,	8,116 48	
Total note expenditures,	<u> </u>	\$48,648 49
Gross Expenditures,		<u>\$628,923 19</u>

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$265,360 36	
received during 1874,	169,027 71	
Total,	<u> </u>	\$434,388 07
Used as per expenditures,	\$48,648 49	
Redeemed by maker, in cash,	22,648 08	
Total deductions,	<u> </u>	71,296 57
Balance December 31, 1874,		<u>\$363,091 50</u>

NEW YORK LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated 1841. Commenced business 1841.]

MORRIS FRANKLIN, *President.* Vice-Pres't and Actuary, WM. H. BEERS.*Principal Office, Nos. 346 and 348 Broadway.**Attorneys to accept service, DANIEL W. RUSSELL, Boston, and CHAS. E. KIMBALL, Lynn.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities:—

	Par value.	Market value.
United States 10-40 Bonds,	\$50,000 00	\$57,500 00
“ “ 6 per cent. Bonds, 1881,	219,000 00	258,420 00
“ “ 6 per cent. Coupon Bonds,	56,000 00	68,320 00
“ “ 6 per cent. Currency Bonds,	450,000 00	529,875 00
“ “ 5 per cent. Bonds (new),	500,000 00	563,750 00
Richmond City Bonds,	50,000 00	50,000 00
Central Park Loan,	25,000 00	25,000 00
Delaware and Hudson Canal Stock,	64,000 00	73,600 00
“ “ “ Bonds,	400,000 00	410,000 00
New York City Street Opening Bonds,	543,500 00	570,675 00
“ “ County Bounty Bonds,	40,000 00	42,000 00
“ “ City Revenue Bonds,	200,000 00	200,000 00
“ “ Consolidated Bonds,	637,500 00	669,375 00
“ “ County Bonds,	112,500 00	118,125 00
Brooklyn City Bonds,	117,000 00	120,510 00
Yonkers Town Bonds,	107,500 00	107,500 00
Flushing Water Bonds,	80,000 00	78,400 00
Virginia State Bonds,	10,010 00	5,005 00
Tennessee State 6 per cent. Bonds,	20,000 00	16,000 00
Georgia State 6 per cent. Bonds,	3,500 00	2,975 00

Alabama State 8 per cent. Bonds,	\$48,000 00	\$25,440 00
South Carolina State Bonds,	50,000 00	15,000 00
Mississippi State Warrants,	20,000 00	18,000 00
Merchants' Nat'l Bank,	14,000 00	16,520 00
Nat'l Bank of America,	7,700 00	11,319 00
Nat'l Bank of the Republic,	1,500 00	1,567 50
American Exchange Nat'l Bank,	10,000 00	11,400 00
Metropolitan Nat'l Bank,	5,000 00	6,750 00
New York Cent. and Hudson River R. R. Bonds, 1,000,000 00	1,100,000 00	
	<u>\$4,841,710 00</u>	<u>\$5,178,026 50</u>

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$16,828,955 14
Premium notes and loans on interest,	910,049 14
Unencumbered real estate,	1,768,174 14
Stocks, bonds and securities,	5,173,026 50
Cash in Company's office,	34,257 41
deposited in various banks,	1,716,876 37
Interest accrued on cash loans and bonds,	143,616 96
on premium notes and loans,	30,548 87
Rents due and accrued,	13,237 50
Uncollected premiums on policies in force,	\$189,623 78
Deferred premiums payable in instalments,	511,192 47
	<u>\$700,816 25</u>

Amount deducted to reduce the above to the

net values charged against the policies, 70,081 62

Net amount deferred and outstanding prem's, 630,734 63

Gross present Assets, \$27,249,476 16

UNADMITTED ASSETS.

Agents' balances, \$29,109 30

LIABILITIES.

Matured endowments due and unpaid,	\$200 00
Death losses in process of adjustment,	287,055 90
resisted,	*83,700 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent),	\$24,416,892 29
Deduct net value of re-insured risks,	138,681 78
Net re-insurance reserve,	<u>\$24,278,210 51</u>
All other liabilities; viz., estimated liability of surplus on tontine policies,	152,948 84
Gross present Liabilities as to Policy-holders,	\$24,802,115 25
Surplus as regards Policy-holders,	\$2,447,360 91

* Including resisted losses of previous years.

INCOME.

Cash received for new and renewal premiums,	\$6,132,601 06
for sale of annuities,	77,062 97
Total cash premium income,	<u>\$6,209,664 03</u>
Received for interest on cash loans,	\$23,303 01
for interest on securities owned,	1,479,707 61
on premium notes or loans,	63,660 89
for rents,	78,434 83
Total interest and rents,	<u>1,645,106 34</u>
Premium notes received (gross),	204,790 74
Gross Income,	<u>\$8,059,561 11</u>

EXPENDITURES.

Cash paid for losses and policy claims,	\$1,441,644 50
for matured endowments,	28,587 63
to annuitants,	82,793 98
for lapsed, surrendered and purchased	
policies,	1,471,181 23
for dividends to policy-holders,	*1,349,830 37
Total cash paid policy-holders,	<u>\$4,324,037 71</u>
Cash paid for premiums to other companies	
for policies re-insured,	\$42,371 86
for commissions to agents,	234,668 29
for salaries and expenses of agents,	49,000 00
for medical examinations,	47,855 89
for salaries and pay of officers and	
employés,	163,947 89
Total pay account,	<u>537,843 93</u>
Cash paid for taxes and fees,	\$39,890 98
for commuting commissions,	14,141 79
for office, agency and incidental ex-	
penses,	193,365 36
Total miscellaneous expenditures,	<u>247,398 13</u>
Total Cash Expenditures,	<u>\$5,109,279 77</u>
Notes used in payment of losses and claims,	\$29,789 63
in purchase of surrendered policies,	19,011 26
in payment of dividends to policy-	
holders,	136,799 79
Notes voided by lapse of policies,	49,782 47
Total note expenditures,	<u>235,383 15</u>
Gross Expenditures,	<u>\$5,344,662 92</u>

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$962,112 98
received during 1874,	204,790 74
Total,	<u>\$1,166,903 72</u>

* Including purchased reversions.

Used as per expenditures,	\$235,383 15
Redeemed by maker, in cash,	21,471 48
Total deductions,	<u>\$256,854 58</u>
Balance December 31, 1874,	\$910,049 14

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, MILWAUKEE, WIS.

[Incorporated, March 1857. Commenced business November 25, 1858.]

H. L. PALMER, *President.*

Secretary, WILLARD MERRILL.

O. E. BRITT, *Vice-President.*

Actuary, EMORY MCCLINTOCK.

Principal Office, Milwaukee.

Attorney to accept service, E. J. SMITH, Boston.

DETAILED STATEMENT OF ASSETS.

Bonds :—

	Par value.	Market value.
United States 5-20 Registered Bonds,	\$100,000 00	\$344,699 30
“ “ 6 per cent. Currency Bonds,	170,000 00	
Green Bay City (Wis.) Bonds,	17,500 00	
	<u>\$287,500 00</u>	

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$9,498,388 90
Premium notes and loans on interest,	4,294,285 52
Unencumbered real estate,	353,750 26
Bonds,	844,699 30
Cash in Company's office,	78,871 19
deposited in various banks,	40,928 23
Interest accrued on cash loans and bonds,	328,858 41
on premium notes and loans,	150,734 88
Rents due and accrued,	418 02
All other assets; viz., bills receivable,	20,169 18
Uncollected premiums on policies in force,	\$223,828 50
Deferred premiums payable in instalments,	275,388 00
	<u>\$499,216 50</u>
Amount deducted to reduce the above to the net values charged against the policies,	124,804 13
Net amount deferred and outstanding prem's,	<u>374,412 37</u>
Gross present Assets,	\$15,485,516 26

UNADMITTED ASSETS.

Agents' balances,	\$34,515 69
Furniture, safes and fixtures,	7,500 00
Total unadmitted Assets,	<u>\$42,015 69</u>

LIABILITIES.

Death losses in process of adjustment,	\$70,250 00
Matured endowments in process of adjustment,	3,100 00
Death losses resisted,	*7,500 00
Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	13,361,053 07
Unpaid dividends of surplus due policy-holders,	5,000 00
All other liabilities; viz., accrued commissions, \$2,500; ledger accounts, \$14,032.35; reserved on lapsed policies, \$5,398,	21,930 35
<hr/>	
Gross present Liabilities as to Policy-holders,	\$14,188,833 42
Surplus as regards Policy-holders,	\$1,296,682 84

INCOME.

Cash received for new and renewal premiums,	\$1,964,888 69
Received for interest on cash loans,	\$776,463 47
for interest on securities owned,	10,943 49
on premium notes or loans,	318,870 04
on other debts due the Company,	37,641 69
for rents,	9,472 21
Total interest and rents,	<hr/> 1,153,390 90
<hr/>	
Total Cash Income,	\$3,118,279 59
Premium notes received (gross),	874,381 17
<hr/>	
Gross Income,	\$3,992,660 76

EXPENDITURES.

Cash paid for losses and policy claims,	\$585,008 58
for matured endowments,	14,181 09
for lapsed, surrendered and purchased policies,	207,780 50
for dividends to policy-holders,	160,317 67
Total cash paid policy-holders,	<hr/> \$967,287 84
Cash paid for commissions to agents,	\$213,102 40
for salaries and expenses of agents,	66,675 93
for medical examinations,	18,258 79
for salaries and pay of officers and employés,	84,307 09
Total pay account,	<hr/> 382,344 21
Cash paid for taxes and fees,	\$38,681 82
for rents,	10,464 52
for commuting commissions,	60,337 18

* Including resisted losses of previous years.

Cash paid for furniture, safes and fixtures, .	\$2,538 89	
for office, agency and incidental ex-		
penses,	73,133 63	
Total miscellaneous expenses,	<u> </u>	\$185,155 54
Total Cash Expenditures,		<u>\$1,534,787 59</u>
Notes used in payment of losses and claims, .	\$54,972 99	
in purchase of surrendered policies, .	124,742 82	
in payment of dividends to policy-		
holders,	533,697 69	
voided by lapse of policies,	218,425 12	
Total note expenditures,	<u> </u>	931,568 62
Gross Expenditures,		<u>\$2,466,356 21</u>

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$4,380,275 35	
received during 1874,	874,381 17	
Total,	<u> </u>	\$5,254,656 52

ERRATA.—On page 94, the Gross present Liabilities as to Policy-holders of the Northwestern Mutual, should be \$13,468,833.42 instead of \$14,188,833.42; the surplus as regards Policy-holders, \$2,016,682.84 instead of \$1,296,682.84.

PENN MUTUAL LIFE INSURANCE COMPANY, PHILADEL- PHIA, PA.

[Incorporated February 24, 1847. Commenced business May 25, 1847.]

SAMUEL C. HUEY, *President.*

Secretary, HENRY AUSTIE.

H. S. STEPHENS, *Vice-President.*

Actuary, JAMES W. MASON.

Principal Office, No. 921 Chestnut Street.

Attorney to accept service, CHAS. A. SHAW, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities:—

	Par value.	Market value.
United States 5 per cent. 10-40 Reg'd Bonds, .	\$100,000 00	\$115,000 00
" " 6 per cent. 5-20 Reg'd Bonds, .	71,900 00	84,842 00
" " 6 per cent. Reg'd Bonds,	83,000 00	98,043 75
Philadelphia City 6 per cent. Loan,	190,000 00	198,550 00
Harrisburg City 6 per cent Bonds,	59,000 00	54,870 00
Pittsburg City 6 per cent. Loan,	9,000 00	8,100 00
Alleghany County 6 per cent. Loan,	26,000 00	23,400 00
" " 5 per cent. Loan,	12,000 00	9,000 00
Louisville City 7 per cent. Bond,	50,000 00	50,000 00
" " 6 per cent. Loan,	10,000 00	9,000 00
St. Louis City 6 per cent. Loan,	30,000 00	27,000 00

Canton City 10 per cent. Water Bond,	. . .	\$30,000 00	\$31,500 00
100 shares Western Nat't Bank,	. . .	5,000 00	7,300 00
209 " Commercial Nat'l Bank,	. . .	10,450 00	13,167 00
50 " Girard Nat'l Bank,	. . .	2,000 00	3,150 00
395 " Corn Exchange Nat'l Bank,	. . .	19,750 00	28,440 00
50 " Mechanics' Bank of St. Louis,	. . .	5,000 00	5,000 00
76 " North American Nat'l Bank,	. . .	7,600 00	19,380 00
Penn. R. R. 6 per cent. general Mort. Bonds,	. . .	100,000 00	99,000 00
Reading R. R. 7 per cent. Mortgage Bonds,	. . .	50,000 00	51,875 00
" " " Bonds,	. . .	50,000 00	53,000 00
Lehigh Valley R. R. 7 per cent. Bonds,	. . .	50,000 00	53,500 00
United Canal and R. R. Co.'s Bonds, 6s,	. . .	50,000 00	51,250 00
West Chester R. R. Bonds, 7s,	. . .	75,000 00	78,750 00
North Pennsylvania R. R. Bonds, 7s,	. . .	100,000 00	104,000 00
Northern Central R. R. Stock,	. . .	25,000 00	16,750 00
Susquehanna Canal Co.'s Bonds, 6s,	. . .	60,000 00	51,000 00
American Steamship Co.'s Bonds, 6s,	. . .	25,000 00	19,750 00
Masonic 7 $\frac{1}{8}$ per cent. Bonds,	. . .	109,000 00	113,360 00
250 shares Delaware Mutual Safety Ins. Co.,	. . .	6,250 00	6,500 00
212 " Girard Life Ins. An. and Trust Co.,	. . .	5,300 00	8,904 00
		<hr/>	<hr/>
		\$1,426,250 00	\$1,493,381 75

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Personal loans secured,	\$515,030 00	\$66,695 00
Policy assigned to the Company,	—	649 29
		<hr/>
		\$67,344 29

All other Assets and Property owned by the Company:—

	Cash value.
Cash in hands of agents, secured,	\$10,437 94
Scrip dividends bought,	203,156 33
Centennial stock,	1,000 00
Annuity,	200 25
	<hr/>
	\$214,794 52

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	. . .	\$1,926,898 50
on collateral security,	. . .	67,344 29
Premium notes and loans on interest,	. . .	646,552 85
Unencumbered real estate,	. . .	251,075 16
Stocks, bonds and securities,	. . .	1,493,381 75
Cash in Company's office,	. . .	431 58
deposited in various banks,	. . .	90,069 59
Interest accrued on cash loans and bonds,	. . .	64,696 55
on premium notes and loans,	. . .	2,555 48
Rents due and accrued,	. . .	630 55
All other assets,	. . .	214,794 52

1874.]

OF OTHER STATES.

97

Uncollected premiums on policies in force,	\$58,424 16	
Deferred premiums payable in instalments,	38,996 50	
	<u>\$97,420 66</u>	
Amount deducted to reduce the above to the net values charged against the policies,	12,178 52	
Net amount deferred and outstanding prem's,	<u>\$85,242 14</u>	
Gross present Assets,		\$4,843,672 96

UNADMITTED ASSETS.

Judgments for debts,	\$5,000 00
Loans on personal security,	2,000 00
Furniture, safes and fixtures,	12,711 86
Total unadmitted Assets,	<u>\$19,711 86</u>

LIABILITIES.

Death losses in process of adjustment,	\$71,600 00
Matured endowments in process of adjustment,	900 00
Death losses resisted,	*20,000 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$3,912,023 01
Deduct net value of re-insured risks,	26,019 30
Net re-insurance reserve,	<u>3,886,003 71</u>
Unpaid dividends of surplus due policy-holders,	39,680 00
All other liabilities; viz., scrip dividends held by Company (at cost),	203,156 33
Gross present Liabilities as to Policy-holders,	<u>\$4,221,340 04</u>
Surplus as regards Policy-holders,	\$622,332 92

INCOME.

Cash received for new and renewal premiums,	\$629,898 99
for all other premiums,	1,353 78
Total cash premium income,	<u>\$631,252 77</u>
Received for interest on cash loans,	\$112,806 22
for interest on securities owned,	69,680 09
on premium notes or loans,	36,621 80
on other debts due the Company,	2,761 17
Total interest,	<u>221,868 78</u>
Cash received from other companies for losses on policies re-insured,	5,000 00
Total Cash Income,	<u>\$858,121 55</u>
Premium notes received (gross),	198,396 05
Gross Income,	<u>\$1,056,517 60</u>

* Including resisted losses of previous years.

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$259,929 46	
for matured endowments, . . .	2,567 91	
for losses on policies of other com- panies re-insured, . . .	4,000 00	
for lapsed, surrendered and purchased policies, . . .	35,909 90	
for dividends to policy-holders, . . .	197,264 16	
Total cash paid policy-holders, . . .	<u> </u>	\$499,671 43
Cash paid for premiums to other companies for policies re-insured, . . .	\$17,634 26	
for commissions to agents, . . .	45,314 07	
for salaries and expenses of agents, . . .	32,759 71	
for medical examinations, . . .	6,810 00	
for salaries and pay of officers and employés, . . .	41,027 68	
Total pay account, . . .	<u> </u>	143,545 72
Cash paid for taxes and fees, . . .	\$10,557 31	
for rents, . . .	6,419 91	
for office, agency and incidental ex- penses, . . .	25,992 93	
Total miscellaneous expenditures, . . .	<u> </u>	42,970 15
Total Cash Expenditures, . . .	<u> </u>	\$686,187 30
Notes used in payment of losses and claims, . . .	\$6,820 63	
in purchase of surrendered policies, . . .	17,352 38	
in payment of dividends to policy- holders, . . .	77,125 23	
voided by lapse of policies, . . .	34,604 73	
Total note expenditures, . . .	<u> </u>	135,902 97
Gross Expenditures, . . .	<u> </u>	\$822,090 27

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873, . . .	\$590,758 54	
received during 1874, . . .	198,396 05	
Total, . . .	<u> </u>	\$789,154 59
Used as per expenditures, . . .	\$135,902 97	
Redeemed by maker, in cash, . . .	6,698 77	
Total deductions, . . .	<u> </u>	142,601 74
Balance December 31, 1874, . . .	<u> </u>	\$646,552 85

PHOENIX MUTUAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1851. Commenced business May, 1851.]

Paid-up Capital, \$16,000 00

EDSON FESSENDEN, *President.*

Secretary, J. F. BURNS.

Vice-President, JAS. B. HOSMER.

Principal Office at Hartford.

Attorney to accept service, WM. H. GUILD, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities:—

	Par value.	Market value.
United States Reg'd Bonds, 1881,	\$160,000 00	\$189,000 00
“ “ Coupon “ “	15,000 00	18,900 00
“ “ Reg'd “ 1868,	70,000 00	82,775 00
Tennessee State Bonds,	26,000 00	15,840 00
Adair Co. (Mo.) Bonds, Quincy, P. & Mo. R. R.,	50,000 00	50,000 00
200 shares Charter Oak Nat'l Bank, Hartford,	20,000 00	26,000 00
200 “ First Nat'l Bank, “	20,000 00	28,000 00
35 “ Aetna Nat'l Bank, “	3,500 00	4,375 00
100 “ Mercantile Nat'l Bank, “	10,000 00	12,500 00
400 “ American Nat'l Bank, “	20,000 00	28,000 00
70 “ Farm. and Mech. Nat'l B'k, “	7,000 00	9,030 00
200 “ Phoenix Nat'l Bank, “	20,000 00	31,200 00
100 “ First Nat'l Bank, Massillon, O.,	10,000 00	13,500 00
250 “ Toledo Nat'l Bank, Toledo, O.,	25,000 00	33,750 00
50 “ United States Trust Co., Hartford.	5,000 00	5,200 00
Indiana Central R. R. Bonds,	8,000 00	8,000 00
Southern Minnesota R. R. Bonds,	35,000 00	24,500 00
265 shares City Gas-Light Co., Hartford,	6,625 00	10,865 00
	<hr/>	<hr/>
	\$511,125 00	\$590,335 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Quincy, Pacific and Mo. R. R. Bonds,	\$42,500 00	\$35,000 00
688 shares Willimantic Linen Co.,	39,560 00	22,200 00
102 “ Chicago Nat'l Bank,	13,770 00	8,500 00
	<hr/>	<hr/>
	\$95,830 00	\$65,700 00

All other Assets:—

	Cash value.
Loans on personal security,	\$17,700 00

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$4,586,211 98
on collateral security,	65,700 00
Premium notes and loans on interest,	3,639,330 00
Stocks, bonds and securities,	590,335 00

Cash in Company's office and in banks,	\$404,749 94
Interest accrued on cash loans and bonds,	178,077 82
All other assets,	17,700 00
Uncollected premiums on policies in force,	\$461,394 50
Deferred premiums payable in instalments,	117,797 17
	<hr/>
	\$579,191 67
Amount deducted to reduce the above to the net values charged against the policies,	63,711 07
Net amount deferred and outstanding prem's,	<hr/> 515,480 60
	<hr/>
Gross present Assets,	\$9,997,585 34

UNADMITTED ASSETS.

Bankers' checks protested, ex- tension granted,	\$14,291 13
Furniture, safes and fixtures,	9,737 37
Stockholders' notes,	84,000 00
	<hr/>
Total unadmitted Assets,	\$108,028 50

LIABILITIES.

Death losses in process of adjustment,	\$167,333 00
resisted,	*61,000 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$9,529,626 71
Deduct net value of re-insured risks,	4,963 01
Net re-insurance reserve,	<hr/> 9,524,663 70
	<hr/>
Gross present Liabilities as to Policy-holders,	\$9,752,996 70
Surplus as regards Policy-holders,	\$244,588 64

INCOME.

Cash received for new and renewal premiums,	\$2,372,775 73
Received for interest on cash loans and securi- ties owned,	\$405,798 00
on premium notes or loans,	245,299 24
Total interest and rents,	<hr/> 651,097 24
	<hr/>
Total Cash Income,	\$3,023,872 97
Premium notes received (gross),	352,482 00
	<hr/>
Gross Income,	\$3,376,354 97

* Including resisted losses of previous years.

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$820,131 89	
for lapsed, surrendered and purchased policies,	14,530 17	
for dividends to policy-holders, . . .	602,239 38	
Total cash paid policy-holders, . . .	<u>1,436,901 44</u>	
Cash paid for dividends to stockholders, . . .	\$960 00	
for premiums to other companies for policies re-insured,	742 77	
for commissions to agents,	217,327 20	
for salaries and expenses of agents, . . .	65,609 60	
for medical examinations,	19,764 84	
for salaries and pay of officers and employes,	37,850 01	
Total pay account,	<u>342,254 42</u>	
Cash paid for taxes and fees,	\$58,986 57	
for furniture, safes and fixtures, . . .	40 00	
for office, agency and incidental expenses,	82,953 49	
Total miscellaneous expenditures, . . .	<u>141,980 06</u>	
Total Cash Expenditures,	\$1,921,135 92	
Notes used in payment of losses and claims, . . .	\$52,680 60	
in purchase of surrendered policies, . . .	17,456 35	
in payment of dividends to policy-holders,	327,731 05	
voided by lapse of policies,		
Total note expenditures,	<u>397,868 00</u>	
Gross Expenditures,	\$2,319,003 92	

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873, . . .	\$3,684,716 00	
received during 1874,	352,482 00	
Total,	<u>\$4,037,198 00</u>	
Used as per expenditures,	397,868 00	
Balance December 31, 1874,	<u>\$3,639,330 00</u>	

PROVIDENT LIFE AND TRUST COMPANY, PHILADELPHIA, PA.

[Incorporated March, 1865. Commenced business July 28, 1865.]

Paid-up Capital, \$500,000 00

SAMUEL R. SHIPLEY, *President.* Vice-President, WM. C. LONGSTRETH.*Actuary, ROWLAND PARRY.**Principal office, Philadelphia.**Attorney to accept service, GILBERT C. HOAG, Lynn.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities :—

	Par value.	Market value.
United States 5 per cent. Reg'd Bonds (new), .	\$100,000 00	\$113,750 00
Pennsylvania State 6 per cent. Bonds, . . .	111,400 00	114,742 00
New Jersey State 6 per cent. Bonds, . . .	6,000 00	6,000 00
Philadelphia City 6 per cent. Bonds, (new), .	100,000 00	104,000 00
Pittsburg City Water Loan Bonds, 7s, . . .	25,000 00	25,500 00
Junction R. R. 6 per cent. Bonds,	30,000 00	27,000 00
United Companies of N. J. 6 per cent. Bonds, .	70,000 00	64,050 00
Pennsylvania R. R. Gen'l Mort. Bonds, . . .	90,000 00	86,575 00
Southern Central R. R. 7 per cent. Bonds, .	30,000 00	30,000 00
Penn. and N. Y. Canal and R. R. Bonds, 7s, .	30,000 00	31,125 00
Lehigh Valley R. R. Mort. Bonds, 6s, . . .	100,000 00	95,500 00
Philadelphia and Erie R. R. 7. per cent. Bonds,	20,000 00	16,800 00
Camden and Amboy R. R. 6 per cent. Bds, 1889,	21,000 00	21,420 00
" " " " " 1875,	9,000 00	9,090 00
Susquehanna Coal Co. Bonds, 6s,	23,000 00	14,950 00
Lehigh Coal and Navigation Co. Bonds, 6s, .	34,000 00	34,000 00
Reading Coal and Iron Co. Bonds, 7s, . . .	113,500 00	99,812 50
Schuylkill Navigation Co. Bonds, 6s, . . .	82,100 00	65,680 00
	<hr/>	<hr/>
	\$995,000 00	\$959,494 50

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
1,313 shares Pennsylvania R. R.,	\$69,589 00	\$57,493 56
Pennsylvania R. R. Bond,	18,950 00	15,669 33
5,000 shares Schuylkill Navigation Co. Pref'd.,	65,000 00	46,008 00
2,500 " Catawissa R. R. Co. Preferred, .	100,000 00	69,517 00
200 " " " Common,	3,600 00	2,937 00
200 " Lehigh Coal and Nav. Co.,	15,000 00	9,298 92
40 " North Pennsylvania R. R. Co., . . .		
59 " Pennsylvania Salt Manuf. Co., . . .		
Reading Coal and Iron Co. Bonds, 7s, . . .	51,625 00	41,786 95
Lehigh Coal and Nav Co. Mort. Bonds, 6s, .	107,500 00	73,471 67
100 shares Westmoreland Coal Co.,	9,000 00	7,342 50
75 " Pennsylvania Gas Coal Co.,	5,062 50	4,406 25
78 " Spring Garden Fire Ins. Co.,	6,240 00	3,916 67

Lehigh and Wilkesbarre Coal Co. Sterl'g Bonds,	\$27,000 00	\$23,524 00
United States 10-40 Bonds,	1,150 00	989 33
4,400 shares Lehigh Valley R. R.,	864,000 00	216,191 67
Schuylkill Navigation Co. 6 per cent. Bonds,	7,360 00	984 00
Saratoga City Sewer Bonds,	2,250 00	1,978 67
1,080 shares Cambria Iron Co.,	17,280 00	13,215 91
86 " Thomas Iron Co.,	6,020 00	4,894 17
100 " Saucon Iron Co.,	12,500 00	9,793 33
432 " Crane Iron Co.,	30,240 00	20,075 42
Emans Iron Co. Bond,	30,600 00	24,978 58
East Broad Top R. R. 6 per cent. Bonds,	21,250 00	19,506 07
Warren and Franklin R. R. 7 per cent. Bonds,	3,855 00	3,610 07
American S. S. Co. 6 per cent. Bonds,		
1,600 shares Shamokin Valley and Pottsv. R. R.,	56,000 00	39,020 00
20 " North Western Equip. Fund,	17,000 00	7,829 33
50 " Philadelphia City Passenger R. R.,	11,000 00	10,081 98
65 " Westmoreland Coal Co.,		
62 " Phila. and Balto. Steamboat Co.,		
5 " Allentown Iron Co.,		
1,200 " Alleghany Valley R. R.,	12,000 00	9,328 00
1 share Snow-Shoe Land Association,	5,000 00	976 09
Pitts., Cin. and St. L. R. R. 6 per cent. Bonds,	15,700 00	11,361 80
United States 6 per cent. Bonds,		
American S. S. Co. 6 per cent. Bonds,		
268 shares Detroit Gas Light Co.,	13,400 00	5,833 33
306 " Pennsylvania Salt Manuf'g Co.,	21,420 00	16,010 20
Phila and Erie R. R. 7 per cent. Bonds,	4,200 00	3,672 50
Susquehanna Coal Co. 6 per cent. Bonds,	61,750 00	48,957 37
120 shares Delaware Division R. R.,	6,000 00	2,938 00
30 " First Nat'l Bank, Media, Pa.,	3,750 00	2,937 00
420 " Cape May and Millville R. R.,	16,800 00	12,291 30
Cape May and Millville R. R. Bonds, 6s,	15,000 00	11,810 00
1,600 shares Phila. and Darby Passenger R. R.,	12,000 00	9,741 66
Millville Manuf'g Co. Bonds, 6s,	66,600 00	49,836 00
	<u>\$1,812,691 50</u>	<u>\$914,213 63</u>

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$342,237 81
on collateral security,	914,213 63
Premium notes and loans on interest,	108,369 68
Unencumbered real estate,	113,676 29
Stocks, bonds and securities,	959,494 50
Cash in Company's office,	11,422 63
Interest accrued on cash loans and bonds,	15,662 47
Rents due and accrued,	450 00
Uncollected premiums on policies in force,	\$57,814 60
Deferred premiums payable in instalments,	94,103 25
	<u>\$151,917 85</u>

Amount deducted to reduce the above to the net values charged against the policies, . . .	\$30,383 57
Net amount deferred and outstanding prem's, . . .	<u>\$121,534 28</u>
Gross present Assets,	\$2,587,061 29

UNADMITTED ASSETS.

Agency supplies,	\$2,000 00
Furniture, safes and fixtures,	4,000 00
Total unadmitted Assets,	<u>\$6,000 00</u>

LIABILITIES.

Death losses in process of adjustment,	\$22,731 00
Annuity claims due and unpaid,	35 83
Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	1,943,326 21
Unpaid dividends of surplus due policy-holders,	6,364 63
All other liabilities; viz., ground rent,	233 00
Gross present Liabilities as to Policy-holders,	<u>\$1,972,690 67</u>
Surplus as regards Policy-holders,	\$614,370 62

INCOME.

Cash received for new and renewal premiums,	\$610,519 65
for sale of annuities,	4,300 00
Re-insurance premiums from other companies,	19,864 20
Total cash premium income,	<u>\$634,683 85</u>
Received for interest on cash loans,	\$46,394 54
for interest on securities owned,	61,195 34
on premium notes or loans,	7,378 82
Total interest and rents,	<u>114,968 70</u>
Total Cash Income,	\$749,652 55
Premium notes received (gross),	24,847 39
Gross Income,	<u>\$774,499 94</u>

EXPENDITURES.

Cash paid for losses and policy claims,	\$105,310 00
for losses on policies of other com- panies re-insured,	20,000 00
to annuitants,	2,902 79
for lapsed, surrendered and purchased policies,	23,127 16
for dividends to policy-holders,	67,732 25
Total cash paid policy-holders,	<u>\$219,072 20</u>
Cash paid for commissions to agents,	\$58,349 14
for salaries and expenses of agents,	17,144 69

Cash paid for medical examinations,		\$3,961 00	
for salaries and pay of officers and employés,		25,362 00	
Total pay account,			\$104,816 83
Cash paid for taxes and fees,		\$8,314 20	
for rents,		2,378 79	
for furniture, safes and fixtures,		509 81	
for other cash payments,		12,997 30	
Total miscellaneous expenditures,			24,200 10
Total Cash Expenditures,			\$348,089 13
Notes used in payment of dividends to policy-holders,		\$13,964 11	
voided by lapse and surrender of policies,		5,713 62	
Total note expenditures,			19,677 73
Gross Expenditures,			\$367,766 86

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$105,743 52	
received during 1874,	24,847 39	
Total,		\$130,590 91
Used as per expenditures,	\$19,677 73	
Redeemed by maker, in cash,	2,543 50	
Total deductions,		22,221 23
Balance December 31, 1874,		\$108,369 68

SECURITY LIFE INSURANCE AND ANNUITY COMPANY, NEW YORK.

[Incorporated January 17, 1862. Commenced business January 18, 1862.]

Paid-up Capital, \$110,000 00

ROBERT L. CASE, *President.* Secretary, ISAAC H. ALLEN.

THEODORE R. WETMORE, *Vice-President.* Actuary, ROBERT L. CASE, Jr.

Principal Office, Nos. 31 and 33 Pine Street.

Attorney to accept service, JOHN W. FLETCHER, Boston.

DETAILED STATEMENT OF ASSETS.

Bonds:—			
		Par value.	Market value.
United States 5-20 Bonds, 1862,		\$130,000 00	\$148,850 00
" " " " 1865,		40,000 00	47,400 00
" " " " 1867,		80,000 00	94,800 00
" " 10-40 "		100,000 00	114,500 00
" " Currency Bonds,.		245,000 00	291,550 00
South Carolina State Bonds,		50,000 00	15,000 00
		\$645,000 00	\$712,100 00

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$30,682 80
Premium notes and loans on interest,	1,689,181 53
Unencumbered real estate,	110,000 00
Stocks, bonds and securities,	712,100 00
Cash in Company's office,	28,119 37
deposited in various banks,	94,375 19
Interest accrued on cash loans and bonds,	17,945 12
on premium notes and loans,	64,825 33
Uncollected premiums on policies in force,	\$462,994 80
Deferred premiums payable in instalments,	358,742 35
	<hr/>
	\$821,737 15
Amount deducted to reduce the above to the net values charged against the policies,	104,347 43
Net amount deferred and outstanding prem's, ————	717,389 72
Due from other companies for losses on account of re-insured risks,	45,920 15
	<hr/>
Gross present Assets,	\$3,510,539 21

UNADMITTED ASSETS.

Commuted commissions,	\$65,400 00
Cash in hands of agents,	133,080 63
Furniture, safes and fixtures,	20,000 00
	<hr/>
Total unadmitted Assets,	\$218,480 63

LIABILITIES.

Matured endowments in process of adjustment,	\$90,300 00
Death losses resisted,	*22,500 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$3,281,582 97
Deduct net value of re-insured risks,	9,404 20
Net re-insurance reserve,	<hr/> 3,272,178 77
Unpaid dividends of surplus due policy-holders,	11,431 28
due stockholders,	795 00
Due on account of salaries, rents and office expenses,	933 34
All other liabilities; viz., premium notes for re-insurance,	1,923 35
	<hr/>
Gross present Liabilities as to Policy-holders,	\$3,287,261 74
Surplus as regards Policy-holders,	\$223,277 47

INCOME.

Cash received for new and renewal premiums, \$863,297 83	
for sale of annuities,	3,235 53
Re-insurance premiums from other companies,	50,221 53
Total cash premium income,	<hr/> \$916,754 89

* Including resisted losses of previous years.

Received for interest on cash loans and securi-

ties,	\$44,879 97	
on premium notes or loans,	106,561 74	
Total interest and rents,	<u> </u>	\$151,441 71
Cash received from other companies for losses on policies re-insured,		42,000 00
Total Cash Income,		<u>\$1,110,196 60</u>
Premium notes received (gross),	\$255,131 22	
Notes received from other companies for assuming their risks,	9,687 11	
Total note income,	<u> </u>	264,818 33
Gross Income,		<u>\$1,375,014 93</u>

EXPENDITURES.

Cash paid for losses and policy claims,	\$376,796 61	
for losses on policies of other companies' re-insured,	29,300 00	
to annuitants,	2,041 19	
for lapsed, surrendered and purchased policies,	119,541 61	
for dividends to policy-holders,	53,035 79	
Total cash paid policy-holders,	<u> </u>	\$580,715 20
Cash paid for dividends to stockholders,	\$13,621 00	
for premiums to other companies for policies re-insured,	11,646 46	
for commissions to agents,	151,718 14	
for salaries and expenses of agents,	27,536 46	
for medical examinations,	4,872 75	
for salaries and pay of officers and employes,	31,166 66	
Total pay account,	<u> </u>	240,561 47
Cash paid for taxes and fees,	\$11,113 57	
for rents,	14,367 59	
for other cash payments,	25,455 94	
Total miscellaneous expenditures,	<u> </u>	50,937 10
Total Cash Expenditures,		<u>\$872,213 77</u>
Notes used in payment of losses and claims,	\$27,236 69	
in purchase of surrendered policies,	74,362 78	
voided by lapse of policies,	463,877 13	
Total note expenditures,	<u> </u>	565,476 60
Gross Expenditures,		<u>\$1,437,690 37</u>

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$1,995,547 16	
received during 1874,	264,818 33	
Total,	<u> </u>	\$2,260,365 49

Used as per expenditures,	\$565,476 60
Redeemed by maker, in cash,	5,707 36
Total deductions,	<u>\$571,183 96</u>
Balance December 31, 1874,	\$1,689,181 53

**TRAVELERS' INSURANCE COMPANY (LIFE DEPARTMENT),
HARTFORD, CT.**

[Incorporated June 17, 1863. Commenced business July, 1866.]

JAMES G. BATTERSON, President. **Secretary, RODNEY DENNIS.**

GUSTAVUS F. DAVIS, Vice-President. **Actuary, GEORGE ELLIS.**

Principal Office, Hartford.

Attorney to accept service, CHAS. G. C. PLUMMER, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities :—

	Par value.	Market value.
Indianapolis City Bonds,	\$10,000 00	\$9,400 00
American Nat'l Bank Stock,	10,250 00	14,350 00
Phoenix Nat'l Bank Stock,	12,000 00	19,320 00
Farmers and Mechanics' Nat'l Bank Stock,	5,000 00	6,600 00
Mercantile Nat'l Bank Stock,	10,000 00	12,600 00
Hartford Nat'l Bank Stock,	12,200 00	19,032 00
Thames Nat'l Bank Stock, Norwich,	20,000 00	25,200 00
Metropolitan Nat'l Bank Stock, New York,	10,000 00	13,500 00
American Exchange Nat'l Bank Stock, N. Y.,	10,000 00	11,200 00
Merchants' Exchange Nat'l Bank Stock, N. Y.,	8,000 00	8,240 00
Nat'l Bank of the Commonwealth, Boston,	10,000 00	12,600 00
Conn. Trust and Safe Deposit Co., Hartford,	20,000 00	20,000 00
Lake Shore and Michigan So. R. R. Bonds,	1,000 00	950 00
Chicago, Rock Island and Pacific R. R. Bonds,	10,000 00	10,700 00
Milwaukee and St. Paul R. R. Bonds,	10,000 00	9,000 00
Keokuk and Des Moines R. R. Bonds,	8,000 00	3,200 00
New York, Providence and Boston R. R. Bonds,	10,000 00	9,500 00
N. Y., N. H. and Hartford R. R. Stock,	10,000 00	13,800 00
Morris and Essex R. R. Stock,	10,000 00	9,800 00
Railway Passenger Assurance Co. Stock,	95,600 00	95,600 00
	<u>\$292,050 00</u>	<u>\$324,592 00</u>

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$1,460,477 50
Unencumbered real estate,	78,861 24
Stocks, bonds and securities,	324,592 00
Cash in Company's office,	60 49
deposited in various banks,	71,505 07
Interest accrued on cash loans and bonds,	50,467 89

Uncollected premiums on policies in force, . . .	\$74,901 09	
Deferred premiums payable in instalments, . . .	62,997 70	
	<u>\$137,898 79</u>	
Amount deducted to reduce the above to the net values charged against the policies, . . .	20,684 96	
Net amount deferred and outstanding prem's, . . .	<u>\$117,213 83</u>	
Gross present Assets of Life Department, . . .	\$2,103,178 02	
Gross present Assets of Accident Department, . . .	1,064,376 80	
	<u>\$3,167,554 82</u>	

LIABILITIES.

Death losses in process of adjustment,	\$44,187 00	
resisted,	*18,425 00	
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$1,910,867 09	
Deduct net value of re-insured risks,	11,323 18	
Net re-insurance reserve,	<u>1,899,543 91</u>	
All other liabilities; viz., indemnity reserve on life contracts,	12,000 00	
Gross present Liabilities as to Policy-holders in Life Department,	\$1,974,155 91	
Gross present Liabilities as to Policy-holders in Acci- dent Department,	264,539 77	
	<u>\$2,238,695 68</u>	
Aggregate amount of all Liabilities except Capital,	\$2,238,695 68	
Surplus as regards Policy-holders,	\$928,859 14	

INCOME.

Cash received for new and renewal premiums,	\$513,353 82	
for sale of annuities,	3,784 26	
for all other premiums,	13,376 06	
Re-insurance premiums from other companies,	486 66	
Total cash premium income,	<u>\$531,000 80</u>	
Received for interest on cash loans,	\$106,920 16	
on securities owned,	26,281 50	
on deposits,	1,317 44	
Received for rents,	933 00	
Discount on claims paid in advance,	468 66	
Total interest and rents,	<u>135,920 76</u>	
Cash received from other companies for losses on policies re-insured,	\$1,422 22	
from all other sources; viz., premium on gold,	3,239 20	
Total miscellaneous income,	<u>4,661 42</u>	
Gross Income,	<u>\$671,582 98</u>	

* Including resisted losses of previous years.

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$124,852 70	
for losses on policies of other com-		
panies re-insured,	5,000 00	
to annuitants,	400 00	
for lapsed, surrendered and purchased		
policies,	25,223 47	
Total cash paid policy-holders,	<u> </u>	\$155,476 17
Cash paid for premiums to other companies for		
policies re-insured,	\$7,056 79	
for commissions to agents,	52,622 10	
for salaries and expenses of agents, . .	14,415 17	
for medical examinations,	9,947 75	
for salaries and pay of officers and		
employés,	13,766 86	
Total pay account,	<u> </u>	97,808 67
Cash paid for taxes and fees,	\$5,256 11	
for office, agency and incidental ex-		
penses, \$22,606.02; profit and loss,		
\$16,868.83,	39,469 85	
Total miscellaneous expenditures, . . .	<u> </u>	44,725 96
Gross Expenditures,		<u>\$298,010 80</u>

UNION MUTUAL LIFE INSURANCE COMPANY, AUGUSTA, ME.

[Incorporated July 17, 1848. Commenced business October 1, 1849.]

HENRY S. WASHBURN, *President.* *Secretary,* WHITING H. HOLLISTER.DANIEL SHARP, *Vice-President.* *Actuary,* DAVID L. GALLUP.*Principal Office, Boston, Mass.**Attorney to accept service, HENRY CROCKER, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds:—

	Par value.	Market value.
United States 6 per cent. Bonds, 1881, . . .	\$100,000 00	\$118,500 00
" " 5-20 Bonds, 1867,	2,200 00	2,530 00
Maine State 6 per cent. Bonds,	100,000 00	101,000 00
Newcastle Town (Note) Bonds,	2,000 00	2,000 00
Providence City Bonds,	12,000 00	11,200 00
	<u>\$216,200 00</u>	<u>\$235,230 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
51 shares Third Avenue R. R.,	\$6,630 00	\$7,451 44
C., C. and I. Central R. R. Bonds,	2,800 00	
St. Joseph City Bonds,	2,000 00	10,000 00
Detroit, Lansing and Lake Mich. R. R. Bonds, .	12,400 00	

100 shares Hartford Fire Ins. Co., . . .	\$18,500 00	\$13,125 00
5 " Boston Lead Co., . . .	5,500 00	2,500 00
4 " Norway Plains Co., . . .	3,000 00	2,000 00
Boston and Maine R. R. Bonds, . . .	2,000 00	750 00
Newton and Watertown Gas Light Co., . .	10,625 00	5,500 00
Policy assigned to the Company, . . .		32,261 16
		<u>\$73,587 60</u>

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate, . . .	\$4,875,624 38
on collateral security, . . .	73,587 60
Premium notes and loans on interest, . . .	2,313,466 32
Unencumbered real estate, . . .	350,000 00
Bonds, . . .	235,230 00
Cash in Company's office, . . .	33,083 93
deposited in various banks, . . .	140,101 72
Interest accrued on cash loans and bonds, . . .	289,241 00
on premium notes and loans, . . .	80,971 00
Uncollected premiums on policies in force, . .	\$506,741 81
Net values charged against the policies, . .	101,348 86
Net amount deferred and outstanding prem's, .	<u>405,393 45</u>
Gross present Assets, . . .	\$8,796,699 40

UNADMITTED ASSETS.

Advanced to officers or agents, . . .	\$35,585 76
Cash in hands of agents, . . .	16,933 28
Loans on personal security, . . .	4,236 66
Total unadmitted Assets, . . .	<u>\$56,755 70</u>

LIABILITIES:

Matured endowments due and unpaid, . . .	\$500 00
Death losses in process of adjustment, . . .	110,820 00
Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.), . . .	<u>7,518,648 54</u>
Gross present Liabilities as to Policy-holders, . .	\$7,629,968 54
Surplus as regards Policy-holders, . . .	\$1,166,730 86

INCOME.

Total cash premium income, . . .	\$1,395,160 06
Received for interest on cash loans, . . .	\$359,350 33
for interest on securities owned, . . .	12,457 11
on premium notes or loans, . . .	145,648 90
on other debts due the Company, . . .	15,849 57
for rents, . . .	24,688 14
Discount on claims paid in advance, . . .	544 69
Total interest and rents, . . .	<u>558,538 74</u>
Total Cash Income, . . .	\$1,953,698 80

Total note income,	\$455,000 94
Gross Income,	<u>\$2,408,699 74</u>

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$419,452 90	
for matured endowments, . . .	8,664 00	
for lapsed and surrendered policies, . . .	181,002 21	
for dividends to policy-holders, . . .	89,166 62	
Total cash paid policy-holders, . . .	<u> </u>	\$698,285 73
Cash paid for commissions to agents, . . .	\$151,189 06	
for salaries and expenses of agents, . . .	102,347 04	
for medical examinations, . . .	24,543 58	
for salaries and pay of officers and employés,	52,255 79	
Total pay account,	<u> </u>	330,335 47
Cash paid for taxes and fees,	\$19,647 25	
for rents,	26,836 98	
for commuting commissions,	23,161 54	
advanced to officers or agents,	4,802 40	
for furniture, safes and fixtures,	7,800 82	
office, agency and incidental expenses,	54,219 50	
Total miscellaneous expenditures,	<u> </u>	136,468 49
Total Cash Expenditures,	<u> </u>	\$1,165,089 69
Notes used in payment of losses and claims, . . .	\$38,514 10	
in purchase of surrendered policies, . . .	155,898 14	
in payments of dividends to policy- holders,	129,321 00	
voided by lapse of policies,	97,263 85	
Total note expenditures,	<u> </u>	420,997 09
Gross Expenditures,	<u> </u>	<u>\$1,586,086 78</u>

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873, . . .	\$2,285,205 26	
received during 1874,	852,411 29	
Total,	<u> </u>	\$3,137,616 55
Used as per expenditures,	\$420,997 09	
Redeemed by maker, in cash,	403,153 14	
Total deductions,	<u> </u>	824,150 23
Balance December 31, 1874,	<u> </u>	<u>\$2,313,466 32</u>

UNITED STATES LIFE INSURANCE COMPANY, NEW YORK.
[Incorporated February, 1850. Commenced business March, 1850.]
Paid-up Capital, \$250,000 00
JOHN E. DEWITT, *President.* Secretary, CHARLES E. PEASE.
Actuary, WILLIAM D. WHITING.
Principal Office, Nos. 261, 262 and 263 Broadway.
Attorney to accept service, WALBRIDGE A. FIELD, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities :—				Par value.	Market value.
United States 5-20 Bonds, 1865,				\$12,750 00	\$15,427 50
“ “ “ “ 1867,				4,600 00	5,617 75
“ “ “ “ 1881,				55,000 00	67,168 75
“ “ Guaranteed Bonds, 3-65,				50,000 00	35,125 00
New York City Central Park Bonds, 1887,				7,000 00	7,070 00
“ “ “ “ “ “ 1898,				5,000 00	5,050 00
“ “ “ Improvement “ 1889,				15,000 00	15,975 00
“ “ “ Accum. Debt “ 1887,				100,000 00	106,500 00
“ “ “ “ “ “ 1888,				10,000 00	10,650 00
“ “ County Accum. Debt Bonds, 1884,				244,500 00	260,392 50
“ “ “ “ “ “ 1887,				55,500 00	59,107 50
“ “ Soldiers' Substitute Bonds, 1875,				30,000 00	30,150 00
Brooklyn City Park Loan, 1915,				40,000 00	42,000 00
“ “ Water Loan,				172,000 00	165,120 00
Buffalo “ Bonds,				25,000 00	25,250 00
Erie County “				25,000 00	25,250 00
				\$851,350 00	\$875,854 00

Securities held as Collateral for Cash Loans :—				Market value.	Loaned thereon.
United States 5-20 Bonds,				\$4,840 00	\$4,000 00
“ “ “ “				1,210 00	600 00
“ “ Bonds, 1881,				12,212 50	10,000 00
Dime Savings Bank (Chicago) Stock,				3,000 00	1,500 00
Policies assigned as collateral,				—	5,000 00
United States Trust Company Stock,				13,250 00	18,500 00
New York State Trust Company Stock,				5,000 00	
Assignment of mortgages,				100,000 00	30,000 00
Policy of Atlas Mutual Life Ins. Co., assigned,				—	200 00
					\$69,800 00

All other Assets and Property owned by the Company :—				Cash value.
Cash in hands of agents, secured,				\$10,090 94

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$2,874,407 19
on collateral security,	69,800 00
Premium notes and loans on interest,	199,208 42
Unencumbered real estate,	7,119 50
Stocks, bonds and securities,	875,854 00
Cash in Company's office,	371 00
deposited in various banks,	189,258 02
Interest accrued on cash loans and bonds,	37,918 00
on premium notes and loans,	6,965 12
All other assets,	10,090 94
Uncollected premiums on policies in force,	\$41,439 80
Deferred premiums payable in instalments,	115,579 09
	<hr/>
	\$157,018 89
Amount deducted to reduce the above to the net values charged against the policies,	15,701 88
Net amount deferred and outstanding prem's,	<hr/>
	141,317 01
Gross present Assets,	<hr/>
	\$4,412,309 20

UNADMITTED ASSETS.

Loans on personal security,	\$10,327 48
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LIABILITIES.

Total policy claims,	\$105,120 00
Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$3,712,661 23
Deduct net value of re-insured risks,	43,012 60
Net re-insurance,	<hr/>
	3,669,648 63
Unpaid dividends of surplus due policy-holders,	124,019 72
All other liabilities; viz., premiums paid in advance, \$9,252.08; liability on lapsed policies, \$15,762,	25,014 03
	<hr/>
Gross present Liabilities as to Policy-holders,	\$3,923,802 43

Surplus as regards Policy-holders,	\$488,506 77
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INCOME.

Cash received for new and renewal premiums,	\$982,662 14
Received for interest on securities owned,	273,425 15
	<hr/>
Gross Income,	\$1,256,087 29

EXPENDITURES.

Cash paid for losses and policy claims,	\$346,775 55
for matured endowments,	8,140 00
for lapsed, surrendered and purchased policies,	238,426 70
for dividends to policy-holders,	148,731 13
Total cash paid policy-holders,	<hr/>
	\$742,073 38

Cash paid for dividends to stockholders, . . .	\$20,975 39	
for premiums to other companies for policies re-insured,	25,002 58	
for commissions to agents,	163,488 81	
for salaries and expenses of agents,	1,738 24	
for medical examinations,	12,562 15	
for salaries and pay of officers and employes,	37,503 22	
Total pay account,		\$261,270 39 .
Cash paid for taxes and fees,	\$10,125 82	
for rents,	14,184 37	
for office, agency and incidental expenses,	62,505 99	
Total miscellaneous expenditures,		86,816 18
Gross Expenditures,		\$1,090,159 95

VERMONT LIFE INSURANCE COMPANY, BURLINGTON, VT.

[Incorporated October 28, 1868. Commenced business January, 1, 1869.]

Paid-up Capital, \$100,000 00

RUSSELL S. TAFT, *President.* Secretary, WARREN GIBBS.

Vice-President, W. I. GILBERT.

Principal Office, Burlington.

Attorney to accept service, HENRY C. BIGELOW, Wellesley.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities :—

	Par value.	Market value.
Burlington City Water Bonds,	\$1,000 00	\$1,000 00
“ “ Improvement Bonds,	200 00	200 00
95 shares Merchants' Nat'l Bank, Burlington,	3,800 00	4,750 00
25 “ Howard National Bank, Burlington,	2,500 00	2,700 00
82 “ Burlington Gas-Light Co.,	2,050 00	2,050 00
	\$9,550 00	\$10,700 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
United States 5-20 Bonds, 1865,	\$1,206 25	\$1,000 00
“ “ “ “ 1867,	1,208 75	1,000 00
84 shares Burlington Gas-Light Co.,	2,100 00	6,500 00
70 “ Nat'l Car Co.,	4,900 00	
80 “ Howard Nat'l Bank, Burlington,	8,640 00	8,000 00
50 “ Merchants' Nat'l Bank, Burlington,	2,500 00	2,000 00
	\$20,555 00	\$18,500 00

All other Assets and Property owned by the Company:—

	Cash value.
Loaned on personal security,	\$11,373 11
Accrued interest on personal loans,	192 35
	<hr/>
	\$11,565 46

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$92,526 50
on collateral security,	18,500 00
Premium notes and loans on interest,	6,744 81
Stocks, bonds and securities,	10,700 00
Cash in Company's office,	3,843 55
deposited in various banks,	7,531 14
Interest accrued on cash loans and bonds,	910 45
on premium notes and loans,	358 27
All other assets,	11,565 46
Uncollected premiums on policies in force,	\$5,539 94
Deferred premiums payable in instalments,	4,181 77
	<hr/>
	\$9,721 71
Amount deducted to reduce the above to the net values charged against the policies,	418 17
Net amount deferred and outstanding prem's,	<hr/>
	9,303 54
Gross present Assets,	<hr/>
	\$161,983 72

UNADMITTED ASSETS.

Advanced to officers or agents,	\$50 00
Cash in hands of agents,	275 00
Furniture, safes and fixtures,	1,000 00
	<hr/>
Total unadmitted Assets,	\$1,325 00

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$57,048 65
Deduct net value of re-insured risks,	207 96
Net re-insurance reserve,	<hr/>
	\$56,840 69
All other liabilities,	250 00
	<hr/>
Gross present Liabilities as to Policy-holders,	\$57,090 69
Surplus as regards Policy-holders,	\$104,893 03

INCOME.

Cash received for new and renewal premiums,	\$26,124 23
Total interest received,	8,573 24
	<hr/>
Gross Income,	\$34,697 47

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$2,000 00	
for matured endowments	2,000 00	
for lapsed, surrendered and purchased policies,	228 42	
for dividends to policy-holders,	2,097 73	
Total cash paid policy-holders,	<u> </u>	\$6,326 15
Cash paid for dividends to stockholders, . . .	\$6,000 00	
for premiums to other companies for policies re-insured,	546 71	
for commissions to agents,	1,995 38	
for salaries and expenses of agents,	1,499 98	
for medical examinations,	261 00	
for salaries and pay of officers and employes,	4,291 55	
Total pay account,	<u> </u>	14,594 62
Cash paid for taxes and fees,	\$77 47	
for rents,	497 74	
advanced to officers or agents,	325 00	
paid for furniture, safes and fixtures,	207 00	
for office, agency and incidental expenses,	1,006 63	
Total miscellaneous expenditures,	<u> </u>	2,113 84
Gross Expenditures,		<u>\$23,034 61</u>

WASHINGTON LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated January, 1860. Commenced business February 2, 1860.]

Paid-up Capital, \$125,000 00

CYRUS CURTISS, *President.**Secretary,* WILLIAM HAXTUN.*Vice-President and Actuary,* WILLIAM A. BREWER, Jr.*Principal Office, No. 155 Broadway.**Attorney to accept service,* CHARLES W. HOLDEN, *Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds:—

	Par value.	Market value.
United States 6 per cent. Reg'd Bonds, 1881, . .	\$310,000 00	\$365,800 00
New York State 7 per ct. " "	100,000 00	105,500 00
New York City 7 " " "	1,290,000 00	1,335,150 00
Brooklyn City 7 " " "	50,000 00	53,000 00
Kingston (N. Y.) 7 per ct. Coupon Bonds, . .	13,000 00	13,000 00
Bergen County (N. Y.) 7 per ct. Coupon Bonds, . .	2,000 00	2,000 00
	<u>\$1,765,000 00</u>	<u>\$1,874,450 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Policies assigned to the Company,	—	\$9,847 48

SUMMARY OF ASSETS. DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$2,044,263 87
on collateral security,	9,847 48
Unencumbered real estate,	58,365 30
Bonds,	1,874,450 00
Cash in Company's office,	36,999 87
deposited in various banks,	138,223 68
Interest accrued on cash loans and bonds,	23,676 26
Uncollected premiums on policies in force,	\$58,664 42
Deferred premiums payable in instalments,	183,333 33
	<hr/>
	\$241,997 75
Amount deducted to reduce the above to the net values charged against the policies,	24,199 77
Net amount deferred and outstanding prem's,	<hr/>
	217,797 98
	<hr/>
Gross present Assets,	\$4,403,624 44

UNADMITTED ASSETS.

Furniture, safes and fixtures,	\$15,000 00
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LIABILITIES.

Death losses due and unpaid,	\$2,000 00
in process of adjustment,	50,500 00
resisted,	*5,000 00
Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	3,945,061 08
Unpaid dividends of surplus due policy-holders,	127 57
due stockholders,	626 50
Due on account of salaries, rents and office expenses,	3,933 34
All other liabilities; viz., premiums paid in advance,	3,337 20
	<hr/>
Gross present Liabilities as to Policy-holders,	\$4,010,585 69
	<hr/>
Surplus as regards Policy-holders,	\$393,038 75

INCOME.

Cash received for new and renewal premiums,	\$1,007,129 65
Received for interest on cash loans,	\$129,353 99
for interest on securities owned,	103,889 72
Discount on claims paid in advance,	1,167 06
Total interest and rents,	<hr/>
	239,410 77
	<hr/>
Gross Income,	\$1,246,540 42

* Including resisted losses of previous years.

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$305,656 50	
for matured endowments, . . .	15,235 36	
to annuitants, . . .	1,369 96	
for lapsed, surrendered and purchased policies, . . .	97,795 27	
for dividends to policy-holders, . . .	142,654 10	
Total cash paid policy-holders, . . .	<u> </u>	\$562,711 19
Cash paid for dividends to stockholders, . . .	\$9,604 98	
for commissions to agents, . . .	59,900 63	
for salaries and expenses of agents, . . .	14,325 00	
for medical examinations, . . .	6,981 00	
for salaries and pay of officers and employes, . . .	43,077 37	
Total pay account, . . .	<u> </u>	133,888 98
Cash paid for taxes and fees, . . .	\$10,210 27	
for rents, . . .	7,500 00	
for commuting commissions, . . .	6,131 97	
for office, agency and incidental expenses, . . .	45,785 06	
Total miscellaneous expenditures, . . .	<u> </u>	69,627 30
Gross Expenditures, . . .		<u>\$766,227 47</u>



**ACCIDENT
INSURANCE COMPANIES
OF OTHER STATES.**

**DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING
DECEMBER 31, 1874.**

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

**HARTFORD ACCIDENT INSURANCE COMPANY, HARTFORD,
CONN.**

[Incorporated June, 1874. Commenced business July 29, 1874.]

[illegible]

RICHARD D. HUBBARD, *President.* ***Vice-President,* CHAS. E. WILSON.**

Secretary and Actuary, GEORGE B. LESTER.

Principal Office, 240 Main Street, Hartford.

Attorney to accept service, EDMUND FLETCHER, Chelsea.

DETAILED STATEMENT OF ASSETS.

Bonds :—

	Par value.	Market value.
United States 6 per cent. Coupon Bonds, 1881,	\$2,000 00	\$2,440 00
New York City 7 per cent. Bonds,	50,000 00	53,500 00
Connecticut State 6 per cent. Coupon Bonds, .	5,600 00	5,936 00
" " 6 " Reg'd " .	4,000 00	4,240 00
	<hr/>	<hr/>
	\$61,600 00	\$66,116 00

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$96,000 00
Bonds,	66,116 00
Cash in Company's office,	1,388 30
deposited in various banks,	25,475 38
Interest accrued on cash loans and bonds,	3,227 22
on deposits,	196 66
Gross present Assets,	<u> </u> \$192,403 56

UNADMITTED ASSETS.

Cash in hands of agents, . . .	\$3,000 00
Furniture, safes and fixtures, . . .	760 20
	<hr/>
Total unadmitted Assets, . . .	\$3,760 20

LIABILITIES.

Death losses in process of adjustment,	\$75 00
Premium reserve on account of accident risks, outstanding	
Dec. 31, 1874 (estimated),	6,253 09
Due on account of salaries, rents and office expenses, . .	500 00
All other liabilities,	500 00
	<hr/>
Gross present Liabilities as to Policy-holders,	\$7,328 09
Surplus as regards Policy-holders,	\$185,075 47

INCOME.

Cash received for new and renewal premiums,	\$14,596 54
Received for interest on securities owned,	421 98
	<hr/>
Gross Income,	\$15,018 52

EXPENDITURES.

Cash paid for losses and policy claims,	\$114 29
for commissions to agents,	\$3,035 53
for salaries and expenses of agents,	4,514 42
for salaries and pay of officers and employes,	4,773 65
Total pay account,	<hr/> 12,323 60
Cash paid for taxes and fees,	\$1,662 65
for rents,	766 66
for furniture, safes and fixtures,	1,520 40
for office, agency and incidental expenses,	10,508 74
Total miscellaneous expenditures,	<hr/> 14,458 45
	<hr/>
Gross Expenditures,	\$26,896 34

RAILWAY PASSENGERS' ASSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1865. Commenced business February, 1866.]

Paid-up Capital, \$300,000 00

JAMES G. BATTERSON, *President.* Secretary, CHARLES E. WILLARD.*Vice-President, RODNEY DENNIS.**Principal Office, Hartford.**Attorney to accept service, CHAS. G. C. PLUMMER, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities :—

	Par value.	Market value.
United States 6 per cent. Reg'd Bonds, 1881, .	\$50,000 00	\$59,250 00
" " 5-20 Bonds, 1865,	3,000 00	3,555 00
" " " " 1867,	11,500 00	14,030 00
Connecticut State Reg'd Bonds,	50,000 00	53,500 00
" " 6 per cent. Coupon Bonds,	2,500 00	2,575 00
Hartford City Coupon Bonds,	11,000 00	10,890 00
Springfield (Ill.) 10 per cent. Bonds,	5,000 00	5,000 00
Chicago Water Loan,	10,000 00	10,000 00
Am. Exchange Nat'l Bank Stock, New York, .	10,000 00	11,500 00

Nat'l Shoe and Leather Bank Stock, N. Y., . . .	\$6,600 00	\$10,230 00
Merchants' Exch. Nat'l Bank Stock, " . . .	8,000 00	8,000 00
Fourth Nat'l Bank Stock, N. Y., . . .	10,000 00	10,000 00
City Nat'l Bank Stock, Hartford, . . .	20,000 00	21,600 00
Conn. Trust Co. Stock, " . . .	15,000 00	15,000 00
Hartford Trust Co. Stock, . . .	11,300 00	12,430 00
South Minnesota R. R. Bonds, . . .	10,000 00	6,500 00
North Missouri R. R. Bonds, . . .	10,000 00	8,700 00
Milwaukee and St. Paul R. R. Bonds, . . .	10,000 00	9,000 00
Lake Shore R. R. Bonds, . . .	1,000 00	1,000 00
Dubuque and Sioux City R. R. Bonds, . . .	10,000 00	10,100 00
Lake Shore and Mich. Southern R. R. Stock, . . .	42,000 00	33,600 00
N. Y. Central and Hudson Riv. R. R. Stock, . . .	10,000 00	10,162 50
Panama R. R. Stock, . . .	10,000 00	11,500 00
N. Y., N. H. and Hartford R. R. Stock, . . .	15,000 00	19,500 00
Rock Island R. R. Stock, . . .	10,000 00	10,200 00
	<u>\$351,900 00</u>	<u>\$367,822 50</u>

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate, . . .	\$65,500 00	
Stocks, bonds and securities, . . .	367,822 50	
Cash in Company's office, . . .	1,518 13	
deposited in various banks, . . .	29,715 16	
Interest accrued on cash loans and bonds, . . .	625 00	
Due from non-resident stockholders, . . .	1,170 90	
Gross present Assets, . . .	<u> </u>	\$466,351 69

UNADMITTED ASSETS,

Cash in hands of agents, . . .	\$8,000 00
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LIABILITIES.

Death losses in process of adjustment, . . .	\$9,000 00	
resisted, . . .	*14,000 00	
Other policy claims resisted, . . .	500 00	
Total policy claims, . . .	<u> </u>	\$23,500 00
Premium reserve on account of accident risks, outstanding Dec. 31, 1874 (estimated), . . .	\$15,000 00	
Due on account of salaries, rents and office expenses, . . .	250 00	
All other liabilities; viz., printing, \$200; ex- pressage, \$75, . . .	275 00	
Total Liabilities except on policy account, . . .	<u> </u>	15,525 00
Gross present Liabilities as to Policy-holders, . . .		\$39,025 00
Surplus as regards Policy-holders, . . .		\$427,326 69

* Including resisted losses of previous years.

INCOME.

Cash received for new and renewal premiums,	\$104,318 43
Received for interest on cash loans,	\$2,932 50
for interest on securities owned,	24,957 97
Total interest and rents,	27,890 47
Cash received for non-resident tax,	1,172 70
Gross Income,	\$133,381 60

EXPENDITURES.

Cash paid for losses and policy claims,	\$27,520 43
for dividends to stockholders,	\$30,000 00
for commissions to agents,	31,266 07
for salaries and expenses of agents,	8,143 47
for medical examinations,	2,793 58
for salaries and pay of officers and employés,	12,871 42
Total pay account,	85,074 54
Cash paid for taxes and fees,	\$6,376 95
for rents,	750 00
for office, agency and incidental ex- penses,	10,393 87
Total miscellaneous expenditures,	17,520 82
Gross Expenditures,	\$130,115 79

TRAVELERS' INSURANCE COMPANY (ACCIDENT DEPARTMENT), HARTFORD, CONN.

[Incorporated June 17, 1863. Commenced business April, 1864.]

Paid-up Capital, \$500,000 00

JAMES G. BATTERSON, *President.* *Secretary,* RODNEY DENNIS.GUSTAVUS F. DAVIS, *Vice-President.* *Actuary,* GEORGE ELLIS.*Principal Office, Hartford.**Attorney to accept service, CHAS. G. C. PLUMMER, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities:—

	Par value.	Market value.
United States 6 per cent. Bonds, 1881,	\$3,000 00	\$3,630 00
" " 5-20 Bonds,	304,000 00	364,800 00
Connecticut State Bonds,	45,000 00	45,900 00
Tennessee State Bonds,	32,000 00	19,530 00
Virginia State Bonds,	26,100 00	13,240 00
West Virginia Certificates,	13,000 00	1,300 00
Elizabeth City Bonds,	10,000 00	9,400 00
Chicago Water Loan Bonds,	20,000 00	19,600 00

American Nat'l Bank Stock, Hartford, . . .	\$11,400 00	\$15,960 00
City Nat'l Bank Stock, " . . .	20,000 00	21,400 00
Phoenix Nat'l Bank Stock, " . . .	18,000 00	28,980 00
Farmers' and Mech. Nat'l Bank Stock, Hart'd, . . .	25,000 00	33,000 00
Mercantile Nat'l Bank Stock, Hartford, . . .	10,000 00	12,600 00
Hartford Nat'l Bank Stock, . . .	13,100 00	20,436 00
New Britain Nat'l Bank Stock, . . .	5,000 00	6,250 00
Fourth Nat'l Bank Stock, New York, . . .	16,000 00	14,700 00
Nassau Nat'l Bank Stock, " . . .	10,000 00	10,500 00
Hartford Trust Co., . . .	12,500 00	13,625 00
Michigan So. and No. Indiana R. R. Bonds, . . .	10,000 00	10,000 00
Indianapolis and Cincinnati " " . . .	13,000 00	10,660 00
Chicago and North-Western " " . . .	10,000 00	10,300 00
Hartford, Prov. and Fishkill " " . . .	10,000 00	9,800 00
New Jersey Central " " . . .	3,000 00	3,000 00
Lake Shore and Mich. Southern R. R. Stock, . . .	14,000 00	11,200 00
N. Y., N. H. and Hartford " " . . .	20,000 00	27,600 00
New Jersey Central " " . . .	10,000 00	10,700 00
N. Y. Central and Hudson Riv. " " . . .	10,000 00	10,000 00
Delaware, Lack. and Western " " . . .	10,000 00	10,900 00
Railway Pass. Assurance Co.'s Stock, . . .	60,400 00	60,400 00
	<u>\$763,500 00</u>	<u>\$829,411 00</u>

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate, . . .	\$187,604 00	
Stocks, bonds and securities, . . .	829,411 00	
Cash in Company's office, . . .	515 25	
deposited in various banks, . . .	41,384 03	
Interest accrued on cash loans and bonds, . . .	5,462 52	
Gross present Assets of Accident Dept., . . .	<u>—————</u>	\$1,064,376 80
Gross present Assets of Life Department, . . .		2,103,178 02
Aggregate amount of all Assets, . . .		<u>\$3,167,554 82</u>

LIABILITIES.

Death losses in process of adjustment, . . .	\$56,700 00	
resisted, . . .	*30,000 00	
Premium reserve on account of accident risks, outstanding Dec. 31, 1874 (estimated), . . .	172,839 77	
Due on account of salaries, rents and office expenses, . . .	5,000 00	
Gross present Liabilities as to Policy-holders in Acci- dent Department, . . .	<u>—————</u>	\$264,539 77
Gross present Liabilities as to Policy-holders in Life Department, . . .		1,974,155 91
Aggregate amount of all Liabilities except Capital, . . .		<u>\$2,238,695 68</u>
Surplus as regards Policy-holders, . . .		\$928,859 14

* Including related losses of previous years.

INCOME.

Cash received for new and renewal premiums, . . .	\$635,510 95
Received for interest on cash loans, . . .	\$10,199 22
for interest on securities owned, . . .	55,998 30
on deposits, . . .	10,168 85
Discount on claims paid in advance, . . .	104 73
Total interest and rents, . . .	<u>76,471 10</u>
Premium on gold, . . .	2,887 88
Gross Income, . . .	<u>\$714,869 93</u>

EXPENDITURES.

Cash paid for losses and policy claims, . . .	\$190,107 63
for dividends to stockholders, . . .	\$60,000 00
for commissions to agents, . . .	184,510 28
for salaries and expenses of agents, . . .	48,373 99
for salaries and pay of officers and employés, . . .	21,896 72
Total pay account, . . .	<u>314,280 99</u>
Cash paid for taxes and fees, . . .	\$6,464 46
for rents, . . .	16,672 33
for furniture, safes and fixtures, . . .	565 75
for office, agency and incidental expenses, . . .	82,226 47
Total miscellaneous expenditures, . . .	<u>105,929 01</u>
Gross Expenditures, . . .	<u>\$610,817 63</u>

LIFE AND ACCIDENT
INSURANCE COMPANIES
OF OTHER STATES,

~~AUTHORIZED~~ TO DO BUSINESS IN MASSACHUSETTS, WITH THE AGENTS
ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS
DONE BY EACH AGENT, FOR THE YEAR
ENDING OCTOBER 31, 1874.

EVERY AGENT OR SUB-AGENT of any Insurance Company not incorporated in this Commonwealth, is required by law to procure from the Insurance Commissioner, a CERTIFICATE of AUTHORITY for each Company for which he proposes to act. The Certificate specifies the name of the Agent or Sub-Agent, and also the name of the Company for which he is authorized to act. It expires, and must be renewed, on the first day of April in each year.

To guard against the impositions of fraudulent Companies and dishonest Agents, the Commissioner deems it his duty to advise that parties solicited to insure in any Company not chartered in this State, should *decline to deal with any person not holding the Commissioner's Certificate of Authority.*

For list of Agents and Sub-Agents, see page 139.

LIFE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
ÆTNA,	Hartford, Ct., .	Chester, Dwight, .	Boston, . .	\$5,015,527 00	\$209,949 61	-
AMERICAN POPULAR, .	New York, . .	{ Bradford, Chas. E., Bush, H. W., . Cushing, S., Jr., . Mansfield, J. D., . Merriam, Isaac S., .	Peabody, . .	\$104,000 00	\$1,924 21	-
			W. Brookfield, .	-	638 10	-
			Boston, . .	547,355 00	15,347 46	-
			Wakefield, .	65,500 00	1,251 74	-
			Worcester, .	56,000 00	1,146 37	-
ASBURY,	New York, . .	Clark, Mrs. E. A., .	Boston, . .	\$772,855 00	\$20,307 88	-
ATLANTIC MUTUAL, .	Albany, N. Y., .	{ Almy, Chas., . Clapp, John C., .	New Bedford, .	\$153,592 00	\$11,811 66	-
			Boston, . .	327,522 00	12,465 64	-
				\$481,114 00	\$24,277 30	-

BROOKLYN.	New York,	Bates, E. C.,	Swampscott,		\$823 86	-
CHARTER OAK,	Hartford, Ct.,	{ Danforth, Wm. S., Gay & Keyes, Marks, George, Palmer, H. M., Whittlesey, E. C.,	Plymouth,	\$21,500 00	\$642 80	-
			Providence, R. I.,	27,500 00	962 79	-
			Haydenville,	73,600 00	4,671 02	-
			Boston,	3,688,414 00	227,877 38	-
			Worcester,	4,650,000 00	247,972 12	-
CONNECTICUT GENERAL,	Hartford, Ct.,	{ Bacon, Henry S., Ball, B. A., Cushman, Jas. M., Field, E. G., Haynes, A. D., Laws, Alfred, Ray, Edwin, Tilden, Edwin, Wood, Isaac N.,	Milford,	\$8,461,014 00	\$482,116 11	-
			Worcester,	\$101,500 00	\$2,241 81	-
			Taunton,	185,000 00	6,815 27	-
			Amherst,	58,000 00	1,815 03	-
			Lawrence,	122,500 00	635 72	-
			Brockton,	65,000 00	3,594 24	-
			Boston,	126,000 00	5,169 92	-
			Hyde Park,	228,000 00	10,451 94	-
			Fall River,	180,700 00	5,514 92	-
			-	-	593 77	-
CONNECTICUT MUTUAL,	Hartford, Ct.,	{ Barnard, L. L., Danforth, Wm. S., Field, E. G., Ladd, R. E., Pynchon, Jos. C., Ray, Edwin,	Fall River,	\$1,066,700 00	\$36,832 62	-
			Plymouth,	\$7,014,880 00	\$338,475 06	-
			Amherst,	145,700 00	5,610 25	-
			Springfield,	212,000 00	535 26	-
			Springfield,	14,000 00	29,010 34	-
			Boston,	12,000 00	423 50	-
				10,624,340 00	511,392 79	-
				\$18,022,920 00	\$885,447 20	-

¹ Renewals.

² Nine months' business.

³ New.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
CONTINENTAL,	Hartford, Ct.,	{ Hartwell, Julius F., Richard I. L., M., C., Isaac, .	Boston, .	\$908,300 00	\$12,574 40	-
			Boston, .	268,500 00	5,210 18	-
			Northampton, .	-	31,216 28	-
			Springfield, .	565,100 00	27,130 85	-
			Taunton, .	20,000 00	833 17	-
			Taunton, .	9,000 00	217 40	-
CONTINENTAL,	New York, .	Barnard Bros., .	Boston, .	\$1,165,900 00	\$77,182 28	-
			Boston, .	\$10,054,571 00	\$517,752 12	-
EQUITABLE,	New York, .	{ Blodgett, H. T., & Smith, Rennie, Z. C., Smith, Amos D., 3d.,	Boston, .	\$1,479,000 00	\$331,455 00	-
			Pittsfield, .	-	-	-
			Boston, .	550,280 00	24,898 81	-
GERMANIA,	New York, .	{ Krause, Frederick, Leining, Adam,	Boston, .	\$2,029,280 00	\$356,353 81	-
			Holyoke, .	\$553,939 00	\$18,391 65	-
				3,000 00	83 88	-
GLOBE MUTUAL,	New York, .	Carter, C. W., .	Quincy, .	\$556,939 00	\$18,475 53	-
				-	\$52,833 43	-
HARTFORD ACCIDENT,	Hartford, Ct.,	{ Daggett, H. M., Jr., Fletcher, E., Newton, Geo. H.,	Attleborough, .	\$19,000 00	\$107 50	-
			Boston, .	176,000 00	1,013 50	-
			Monson, .	3,000 00	20 00	-
				-	-	-

HARTFORD LIFE & ANNUITY, HOME.	Hartford, Ct.,	Fletcher, E.,	Boston,	\$307,000 00	\$22,769 75	-
	New York,	Burgess, James M.,	Boston,	\$1,119,000 00	\$58,081 86	-
HOMOEOPATHIC MUTUAL,	New York,	Butterfield, Jona.,	Boston,	\$77,500 00	\$3,246 55	-
		Hale, Henry,	Boston,	141,000 00	4,057 74	-
		Stevens, Chas. G.,	Clinton,	-	1,688 31	-
		Van Campen, H.,	New Bedford,	39,500 00	2,476 10	-
				\$258,000 00	\$11,468 70	-
KNICKERBOCKER,	New York,	Bortals, Frank L.,	Boston,	\$1,062,301 03	\$46,877 62	-
LIFE ASSOCIATION,	St. Louis, Mo.,	Macy & Marsh,	Boston,	\$1,099,582 00	\$28,234 54	-
MANHATTAN,	New York,	Burt, Augustine,	Springfield,	\$23,600 00	\$771 93	-
		Everett, J. Mason,	Boston,	2,615,964 00	107,458 82	-
		Frothingham, C. H.,	Boston,	- ⁴	-	-
MERCHANTS',	New York,	Barker, Edmund P., ⁵	Boston,	\$2,639,564 00	\$108,230 75	-
				\$13,500 00	\$235 83	-
METROPOLITAN,	New York,	Arnold, Wm. D.,	E. Abington,	\$160,000 00	\$3,487 95	-
		Harvey, A.,	No. Adams,	116,750 00	2,429 82	-
		Kilgore, J. M.,	Boston,	- ³	10,212 77	-
		Rummell, F. H., ⁶	Florence,	- ³	203 97	-
				\$276,750 00	\$16,334 51	-

¹ See Blodgett & Smith. ² To July 1st. ³ Renewals. ⁴ Collections made through J. M. Everett. ⁵ Commenced business August 15, 1874. ⁶ New business included by A. Harvey.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
MUTUAL,	New York,	Robinson, R. B., Smith, Amos D., 3d,	Westfield, . Boston, . .	- \$25,383,937 00	\$7,694 03 1,276,871 84	- -
MUTUAL BENEFIT,	Newark, N. J.,	Lyon & Nason,	Boston, . .	\$25,383,937 00 \$18,153,100 00	\$1,284,565 87 \$903,173 64	- -
NATIONAL,	Montpelier, Vt.,	Childs, S. A., . Howland, S. A., . Merrill, E. S., . Phelps, James T., .	Fitchburg, . Worcester, . Winchendon, . Boston, . .	\$149,500 00 11,000 00 5,500 00 3,606,198 00	\$5,026 38 314 40 195 40 90,385 01	- - - -
NATIONAL,	New York,	Holmes, J. W.,	Springfield, .	\$3,772,198 00 -	\$95,921 19 \$1,619 08	- -
NATIONAL,	Washington, D. C., {	Bush, H. W., . Long, E. J., & Co., .	W. Brookfield, . Boston, . .	- \$609,250 00	\$142 89 23,000 57	- -
NEW JERSEY MUTUAL,	Newark, N. J.,	Kendall, Amory H., Tilden, Edwin, . .	Waltham, . Hyde Park, .	\$609,250 00 \$1,124,067 00	\$23,143 46 \$39,455 89	- -
NEW YORK,	New York,	Chadsey, N. B., Graves, John L., .	Springfield, . Springfield, .	\$30,500 00 -	\$973 85 52,748 64	- -

NEW YORK (continued),.	New York, . . . {	Rockwell, Jarvis, Stocking & Austin, .	No. Adams, Boston, .	\$11,880,100 00	\$6,500 29 680,312 88	-
NORTH AMERICAN, .	New York, . . .	Jones, J. Greene, .	Boston, .	\$11,910,600 00	\$740,535 61	-
NORTHWESTERN MUT.,	Milwaukee, Wis., . {	Pryor, John, . Smith, E. J., .	Boston, . Boston, .	\$2,912,816 00 \$444,900 00 1,020,700 00	\$120,148 45 \$24,306 00 43,115 19	- - -
PENN MUTUAL, .	Philadelphia, Pa., . {	Letts, Chas., Shaw, Chas. A., ⁴	Boston, . Boston, .	\$1,465,600 00 \$116,500 00 468,594 00	\$67,421 19 \$4,860 10 18,751 61	- \$145 80 562 54
PHOENIX MUTUAL, .	Hartford, Ct., . {	Bartlett, D. W., Guild, Wm. H.,	Worcester, Boston, .	\$585,094 00 \$388,477 00 2,422,946 00	\$23,611 71 \$35,729 78 144,384 70	\$708 34 - -
PROVIDENT L. & T.,	Philadelphia, . . . {	Hoag, Gilbert C., .	Lynn, .	\$2,811,423 00 \$900,000 00 ⁵	\$180,114 48 \$29,665 39	- \$889 96
RAILWAY PASSENGERS',	Hartford, Ct., . {	Currier, F. C., . Gilman, F. L., . Gilmore, H. G., . Plummer, C. G. C., . Robinson, R. B., . Van Campen, H., .	Fitchburg, New Bedford, Springfield, Boston, . Westfield, . New Bedford, .	\$9,000 00 36,000 00 - - - 177,000 00	\$3 00 11 75 233 00 4,732 30 8 25 33 00	- - - - - -
				\$222,000 00	\$5,021 30	-

¹ Renewals.
² Included in returns of A. H. Kendall.
³ From Nov. 1 to Dec. 31, 1873.
⁴ From Jan. 1 to Oct. 31, 1874.
⁵ Amount insured is on new business. Premiums received are on new and old business.
⁶ About.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
REPUBLIC, . . .	Chicago, . . .	Dix, George L., . . .	Chelsea, . . .	\$1,530,272 00	\$41,475 15	-
SECURITY L. & A., . . .	New York, . . .	Burt, Samuel P., . . . Fletcher & Bonney, . . .	New Bedford, . . . Boston, . . .	- \$1,826,000 00	\$246 72 126,942 30	-
TRAVELERS' (ACCIDENT DEPARTMENT), . . .	Hartford, Ct.,	{ Dennis, Charles B., Edwards & Machell, Edwards, John, Farwell, R. E., Gilman, F. L., Gilmore, H. G., Ladd, R. E., Lincoln, William, & Co., Plummer, C. G. C., Porter, Samuel, Robinson, R. B., Stevens, C. G., & Son, Underwood, G. E., Van Campen, H., . . .	\$1,826,000 00	\$126,189 02	-	-
			Fitchburg, . . .	\$121,000 00 ¹	\$745 25	-
			Lawrence, . . .	4,000 00	22 50	-
			Lawrence, . . .	60,000 00	299 20	-
			Natick, . . .	36,000 00 ¹	138 50	-
			New Bedford, . . .	151,000 00	933 45	-
			Springfield, . . .	1,403,500 00	8,231 12	-
			Springfield, . . .	90,500 00	515 50	-
			Warren, . . .	21,500 00	133 65	-
			Boston, . . .	-	71,055 55	-
			Beverly, . . .	35,000 00	205 00	-
			Westfield, . . .	44,000 00	233 00	-
			Clinton, . . .	-	287 50	-
TRAVELERS' (LIFE DE- PARTMENT), . . .	Hartford, Ct.,	{ Dennis, Charles B., Farwell, R. E., Gilman, F. L., Gilmore, H. G.,	Ayer, . . .	8,000 00	40 00	-
			New Bedford, . . .	96,500 00	492 50	-
			Fitchburg, . . .	\$2,071,000 00	\$83,327 82	-
			Natick, . . .	-	\$524 59	-
TRAVELERS' (LIFE DE- PARTMENT), . . .	Hartford, Ct.,	{ Farwell, R. E., Gilman, F. L., Gilmore, H. G.,	New Bedford, . . .	\$9,000 00	218 31	-
			Springfield, . . .	10,000 00	240 84	-
			Springfield, . . .	32,000 00	7,248 69	-
			Springfield, . . .	32,000 00	7,248 69	-

TRAVELERS' LIFE (con.).	Hartford, Ct.	{ Plummer, C. G. C., Van Campen, H.,	Boston, New Bedford,	\$251,177 00 6,000 00	\$61,261 53 122 98	-
UNION MUTUAL,	Augusta, Me.	{ Crocker, Henry, Rohan, Charles B., Wood, B. L.,	Boston, Boston, Taunton,	\$308,177 00 \$10,232,093 00 - -	\$69,616 94 \$143,392 66 - -	-
UNITED STATES,	New York,	{ Nolan, John H., Perry, George B., Thayer, W. D.,	Springfield, North Adams, Boston,	\$87,500 00 558,500 00 206,000 00	\$2,360 02 22,756 80 4,711 91	-
VERMONT,	Burlington, Vt.,	Gilbert, Washington L.,	Burlington, Vt.,	\$852,000 00 \$69,000 00	\$29,828 73 \$2,114 16	-
WASHINGTON,	New York,	{ Holden, Charles W., Reed & Bro., Salter, R. H., Smith, Amos D., 3d,	Boston, Boston, Boston, Boston,	\$1,832,600 00 23,500 00 ⁴ - 239,200 00	\$67,407 06 644 49 - 13,137 43	-
WESTERN NEW YORK,	Batavia, N. Y.,	Tilman, Joseph,	Boston,	\$2,095,300 00 \$28,000 00	\$81,188 98 \$912 70	-
WORLD MUTUAL,	New York,	Rohan, Charles B., ⁶	Boston,	\$38,500 00	\$1,737 82	-
				\$143,500,944 03	\$7,072,163 49	-

¹ Includes amount insured in Life Department. ² Appeal pending. ³ Included in return of H. Crocker.
⁴ Renewals. ⁵ Included in return of O. W. Holden. ⁶ Business for November and December, 1873; Company withdrawn.

AGENTS AND SUB-AGENTS.

LIST OF AGENTS AND SUB-AGENTS

AUTHORIZED AT DATE OF PUBLICATION OF THIS REPORT.

[Agents marked *.]

ÆTNA, HARTFORD, CONN.

*Dwight Chester, .	Boston.	James L. Frost, .	S. Framingham.
S. L. Allen, .	Pittsfield.	S. C. Willis, .	N. Oxford.
Ivory S. Cornish, .	New Bedford.	G. D. Richardson, .	Springfield.
Lewis E. Waterman, .	Boston.	P. C. Headley, .	Boston.
Boardman C. Spalding,	Newton.		

AMERICAN POPULAR, NEW YORK.

*S. Cushing, Jr., .	Boston.	*Isaac S. Merriam, .	Worcester.
*J. D. Mansfield, .	Wakefield.	*H. W. Bush, .	W. Brookfield.
*Charles E. Bradford,	Peabody.	*Rufus G. Walden, .	N. Adams.
*Thomas F. Dodge, .	Salem.	Charles F. Kimball, .	Lawrence.

ATLANTIC MUTUAL, ALBANY, N. Y.

*J. C. Clapp, .	Boston.	*Charles Almy, .	New Bedford.
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CHARTER OAK, HARTFORD, CONN.

*H. M. Palmer, .	Boston.	George P. Daniels, .	Salem.
*George Marks, .	Haydenville.	George C. Fenn, .	Ware.
James Sherman, .	Boston.	Ira N. Goddard, .	Millbury,
Charles Greenwood, .	Boston.	William M. Harding, .	Assabet.
W. Ward Tuttle, .	Boston.	Francis Norton, .	Springfield.
F. W. Palmer, .	Boston.	B. A. Nourse, .	Westboro'.
Andrew S. Briggs, .	Taunton.	N. W. Preston, .	E. Douglas.
J. Dwelley, .	W. Scituate.	S. S. Trefry, .	Marblehead.
James F. Davis, .	Barre.	A. E. Mack, .	Lawrence.
Thomas W. Fuller, .	New Bedford.	William S. Danforth, .	Plymouth.
William P. Hood, .	Somerset.	Frank Thatcher, .	Hyannis.
*C. C. Tracy, .	Northampton.	Amasa Glover, .	Brockton.
*E. C. Whittlesey, .	Worcester.	J. E. Porter, .	N. Brookfield.
*A. W. Selkirk, .	Gt. Barrington.	J. R. Perkins, .	Brockton.
James O. Parker, .	Methuen.	W. A. Webster, .	Westford.
J. G. Albro, .	N. Attleboro'.	E. W. Cobb, .	N. Abington.
John Brown, .	Medford.	Cardell & D'Evelyn, .	Lowell.
Lawrence Bucklin, .	Springfield.	Simeon Gallup, .	Fitchburg.
Levi Cleaves, .	Rockport.	Ossian L. Hatch, .	Worcester.

CONNECTICUT GENERAL, HARTFORD, CONN.

*H. S. Bacon, .	Milford.	*Alfred Laws, .	Brockton.
*B. A. Ball, .	Worcester.	*A. D. Haynes, .	Lawrence.
*E. G. Field, .	Amherst.	*James M. Cushman, .	Taunton.
*Edwin Tilden, .	Hyde Park.	*Edwin Ray, .	Boston.

CONNECTICUT MUTUAL, HARTFORD, CONN.

*Edwin Ray, . . . Boston.	S. A. Stacy & Son, . . Gloucester.
P. W. Taft, . . . Boston.	J. C. Hammond, . . . Taunton.
E. A. Stone, . . . Marblehead.	E. G. Field, . . . Amherst.
H. N. Jones, . . . Kingston.	Loring W. Puffer, . . Brockton.
Albert P. Sawyer, . . Newburyport.	Smith & Wheeler, . . Worcester.
Easton, Milne & Co., . Fall River.	H. W. Billings, . . . Conway.
William Lincoln, . . . Warren.	R. B. Johnson, . . . Holyoke.
J. C. Chaffee, . . . Lee.	William S. Danforth, . Plymouth.
Adams Daniels, . . . Franklin.	J. J. Warren, . . . Brimfield.
Daniel Upton, . . . So. Adams.	Andrew L. Bush, . . . Westfield.
William Elliott, . . . Greenfield.	Thomas M. James, . . New Bedford.
Samuel E. Howe, . . . Pittsfield.	Pyncheon, Marsh & Lin-
Samuel J. Lyons, . . . Greenfield.	coln, . . . Springfield.
Seth Pooler, . . . Fall River.	S. H. Skerry & Co., . N. Brookfield.
John M. Turner, . . . Northampton.	Isaac Washburn, . . Taunton.
A. C. Chadwick, . . . Lawrence.	A. C. Morse, . . . Sturbridge.
Albert Ellis, . . . Boston.	Albert Little, . . . Auburndale.
John S. Roraback, . . Boston.	John C. Parker, . . . Pittsfield.
A. P. Newman, . . . Boston.	M. C. Ware, . . . E. Medway.
Ladd Bros. & Co., . . Springfield.	Wm. Lincoln & Son, . Boston.
*L. L. Barnard, . . . Fall River.	

CONTINENTAL, HARTFORD, CONN.

*Julius F. Hartwell, . Boston.	*John M. Turner, . . Northampton.
*Isaac Washburn, . . Taunton.	*Oliver Walker, . . Northampton.
*Thomas C. Bidwell, . Springfield.	Thomas Upton, . . . Fitchburg.
B. N. Stewart, . . . Haverhill.	

CONTINENTAL, NEW YORK.

*Barnard Bros., . . . Boston.	John Q. Adams, . . . Boston.
Thomas Carstein, . . Boston.	George Warren, . . . Boston.
D. H. Bills, . . . Quincy.	S. C. Bassett, . . . E. Wareham.
James H. Coleman, . . Cotuit Port.	William R. Gordon, . Beverly.
C. M. Moody, . . . Greenfield.	James L. Partridge, . Lawrence.
D. L. Pettigrew, . . . Worcester.	E. A. Barrett, . . . Worcester.
E. P. Wright, . . . Newton.	D. R. Wallace, . . . Lowell.
T. F. Clary, . . . Boston.	N. Broughton, . . . Boston.
H. Hamilton, . . . Chatham.	W. A. S. Smythe, . . Worcester.
E. W. Stone, . . . Boston.	Daniel E. Hall, . . . Auburn.
S. Y. Wallace, . . . Lawrence.	Byron Stevens, . . . Brunswick.
A. L. Kneeland, . . . Worcester.	

EQUITABLE, NEW YORK.

*Henry T. Blodgett, . Boston.	*Oliver C. Haven, . . Worcester.
*Charles L. Cook, . . Concord.	*George W. Hunt, . . Worcester.
N. Warren, . . . Boston.	Henry Eddy, . . . Leicester.
E. W. Manning, . . . Boston.	E. H. Hayward, . . . Ayer.
Phineas Sprague, . . Boston.	Issachar Lefavour, . Beverly.
H. A. Smith, . . . Boston.	A. Warren, . . . Groton.
Charles E. Colbert, . Boston.	James Hurd, . . . Lowell.
J. L. Bixby, . . . Boston.	William Cook, . . . New Bedford.
H. T. Blodgett, Jr., . Boston.	Joseph H. Webb, . . Salem.
William L. Kimball, . Littleton.	James H. Stannard, . Lawrence.
H. L. Follansbee, . . Gloucester.	

GERMANIA, NEW YORK.

*F. Krause, . . . Boston.	C. F. Matthes, . . . Lawrence.
Ernest L. Bartholmes, Springfield.	

GLOBE MUTUAL, NEW YORK.

*C. W. Carter, . . . Quincy.	Jacob Fox, . . . Boston.
A. W. Haynes, . . . Still River.	Jones Frankle, . . . Haverhill.

HARTFORD ACCIDENT, HARTFORD, CONN.

*Edmund Fletcher, . . Boston.	*M. J. Horton, . . . Milford.
J. E. Westgate & Son, Boston.	Thomas C. Bidwell, . . Springfield.
Fletcher & Hall, . . . Boston.	William Cook, . . . New Bedford.
John Pryor, . . . Boston.	James M. Crafts, . . . Shelburne Falls.
C. F. Whitaker, . . . North Adams.	Hubert M. Coney, . . . Ware.
Osgood & Eaton, . . . Lowell.	Easton, Milne & Co., . . Fall River.
John E. Huntress, . . South Boston.	George H. Newton, . . . Monson.
M. F. Plimpton & Co., Fitchburg.	S. R. Barton & Co., . . Webster.
John W. Fairbanks, . . Westborough.	Charles C. Judd, . . . Holyoke.
Homer M. Daggett, Jr., Attleborough.	Stillman P. Marsh, . . . Chelsea.
J. B. Bonnell, . . . Worcester.	Peck & Pierce, . . . Northampton.
Aaron R. Morse, . . . Haydenville.	B. F. Carter & Co., . . Newburyport.
Edward A. Thomas, . . Amherst.	Williams & Nims, . . . Greenfield.
S. A. Williams, . . . Taunton.	James G. Allen, . . . Palmer.
Albert B. Swift, . . . Taunton.	Myron L. Henry, . . . Warren.
E. H. Hayward, . . . Ayer.	Dunham & Wilson, . . . Pittsfield.
Mann & Hutchins, . . . Lawrence.	George B. Perry, . . . N. Adams.
Ossian L. Hatch, . . . Worcester.	John Thayer, . . . Warren.
Joseph L. Barnes, . . . W. Brookfield.	Fowler & Kendall, . . . Salem.
F. A. Judd, . . . Springfield.	

HARTFORD LIFE AND ANNUITY, HARTFORD, CONN.

*E. Fletcher, . . . Boston.	J. W. Woodruff, . . . Auburndale.
Nathaniel Haley, . . Boston.	Hubert M. Coney, . . . Ware.
James H. Greenwood, Gardner.	E. W. Brigham, . . . Northboro'.
John Q. Hill, . . . Worcester.	

HOME, NEW YORK.

*James M. Burgess, . . Boston.	B. S. Fiske, . . . Brighton.
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HOMŒOPATHIC MUTUAL, NEW YORK.

*Henry Hale, . . . Hyde Park.	*Charles G. Stevens, . . Clinton.
J. B. Hanners, . . . Walpole.	H. Van Campen, . . . New Bedford.
Hollis K. Bennett, . . Fitchburg.	John T. Hall, . . . Plymouth.

KNICKERBOCKER, NEW YORK.

*Frank L. Bortells, . . Boston.

LIFE ASSOCIATION, ST. LOUIS, MO.

*Geo. O. Carpenter, . . Boston.	C. D. Barthe, . . . Westfield.
Francis Marsh, Jr., . . Boston.	Seymour L. Granger, . . Southwick.
Edmund R. Fowler, . . Springfield.	George H. Conn, . . . Woburn.

MANHATTAN, NEW YORK.

*J. Mason Everett, .	Boston.	*Augustine Burt, .	Springfield.
*Arthur H. Jones, .	N. Adams.	Henry B. Pierce, .	Abington.
H. Van Campen, .	New Bedford.	E. M. Bickford, .	Sherborn.
Daniel Walker, .	Boston.		

METROPOLITAN, NEW YORK.

*W. H. C. Bubler, .	Boston.	*Alvah Harvey, .	N. Adams.
*W. D. Arnold, .	East Abington.	*James H. Wylie, .	Blackinton.
*F. H. Rummell, .	Florence.	*J. J. F. Devereaux, .	Springfield.

MUTUAL, NEW YORK.

*Amos D. Smith, 3d, .	Boston.	S. D. Howland, .	Fall River.
J. B. Bonnell, .	Worcester.	William S. Greene, .	Fall River.
William R. Gordon, .	Beverly.	Reynard, Remington &	
L. Cleare, .	Bridgewater.	Co., .	Fall River.
William P. Hood, .	Somerset.	J. B. Anthony, .	Boston.
B. W. Smith, .	Newton.	James M. Colton, .	Boston.
N. B. Perkins, .	Salem.	B. D. Chase, .	Boston.
R. B. Robinson, .	Westfield.	Susan A. Harriman, .	Boston.
Frank E. Manley, .	Lowell.	Samuel D. Green, .	Chelsea.
E. W. Hunt, .	Weymouth.	J. W. Allen, .	Maplewood.
Franklin Whipple, .	Worcester.	M. N. Wheelwright, .	Newton.
James Oliver, .	Lynn.	F. A. Wiley, .	Wellfleet.
Henry White, .	Springfield.	E. Ellis Packard, .	Brockton.
Gilford Morse, .	Springfield.	James M. Currier, .	Springfield.
Charles Hovey, .	Lowell.	N. W. Green, .	Springfield.
F. L. Gilman, .	New Bedford.	Edmond P. Kendrick, .	Springfield.
Lawrence Grinnell, .	New Bedford.	Reuben Nickerson, .	Orleans.

MUTUAL BENEFIT, NEWARK, N. J.

*J. B. Niver, .	Boston.	W. H. S. Jordan, .	Boston.
John S. Winn, .	Boston.	James H. McFarland, .	Boston.
Edward A. Thomas, .	Amherst.	John T. Hall, .	Plymouth.
George W. Allen, .	Amherst.	J. S. Tileston, .	Hyde Park.
Joshua Merrill, .	Lowell.	Benjamin W. Russell, .	Salem.
Silsbee & Pickford, .	Lynn.		

NATIONAL, MONTPELIER, VT.

*James T. Phelps, .	Boston.	*S. A. Childs, .	Fitchburg.
*E. S. Merrill, .	Winchendon.	*S. A. Howland, .	Worcester.
*Aaron R. Morse, .	Haydenville.	*Charles D. Tucker, .	Worcester.
Cleason S. Chadwick, .	Concord.		

NATIONAL OF THE U. S. A., WASHINGTON, D. C.

*E. J. Long & Co., .	Boston.	Byron Porter, .	Springfield.
*George L. Dix, .	Boston.	E. F. Bickford, .	Malden.
P. W. Taft, .	Boston.	Thomas C. Kennedy, .	East Boston.
Foster A. Harlow, .	Middleborough.	Milo Stowell, .	Hinsdale.
William Barnes, .	Marlborough.	L. H. Hildreth, .	Ayer.
Henry A. Brown, .	Salem.	Lewis G. Lowe, .	Bridgewater.
William P. Ellis, .	Ashburnham.	S. N. Dunham, .	Plymouth.
O. Merriam & Son, .	Chelsea.	E. B. Merriam, .	Lawrence.
James Hurd, .	Lowell.	Thomas S. Jewett, .	Salem.
Asa Millett, .	E. Bridgewater.	B. B. Johnson, .	Waltham.

NEW JERSEY, NEWARK, N. J.

*Amory H. Kendall, .	Waltham.	G. Henry Perkins, .	Hyde Park.
Edward A. Peirce, .	Boston.		

NEW YORK, NEW YORK.

*Stocking & Austin, .	Boston.	*Jarvis Rockwell, .	N. Adams.
N. B. Chadsey, .	Boston.	*John L. Graves, .	Springfield.
Fred. W. Masters, .	Boston.	*James Melanefy, .	Worcester.
Dwight Wheelock, .	Boston.		

NORTHWESTERN NATIONAL, MILWAUKEE, WIS.

*E. J. Smith, .	Boston.	Joseph Treen, .	Holliston.
Thomas E. Lambert, .	Boston.	Laurin Martin, .	Lowell.
William P. Gannett, .	Boston.		

PENN MUTUAL, PHILADELPHIA, PA.

*Charles A. Shaw, .	Boston.	John Pryor, .	Lexington.
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PHOENIX MUTUAL, HARTFORD, CONN.

*William H. Guild, .	Boston.	*D. W. Bartlett, .	Worcester.
John K. Norwood, .	Lawrence.	B. G. Barto, .	Fitchburg.
E. O. Peck, .	Pittsfield.	John S. Roraback, .	Boston.
Frank W. Wheeler, .	Lowell.	J. M. Stevenson, .	Pittsfield.
Barnabas Snow, .	Ware.	Henry M. Huggins, .	Sheffield.
Mark Dewey, .	Pittsfield.	Elisha S. Fuller, .	Holliston.
Geo. W. La Valley, .	Brookfield.	Willis E. Fuller, .	Grafton.
I. La Blue, .	Worcester.	Luther G. Pitman, .	Marblehead.
Edward S. Beach, .	Worcester.	S. E. Fuller, .	Berlin.
Waldo Tillinghast, .	Providence.	Charles Greenwood, .	Everett.
John Alden, .	Providence.	J. Q. Conant, .	Leominster.

PROVIDENT LIFE AND TRUST, PHILADELPHIA, PA.

*Gilbert C. Hoag, .	Boston.
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RAILWAY PASSENGERS', HARTFORD, CONN.

*C. G. C. Plummer, .	Boston.	George A. Brown, .	Boston.
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APPENDIX.

[A.]

THE SAVINGS BANK PLAN OF LIFE INSURANCE.

By HON. ELIZUR WRIGHT.

Hon. S. H. RHODES, *Insurance Commissioner, Boston.*

DEAR SIR:—It is with pleasure that I comply with your request to explain the distinctive features of what has come to be known as the “savings bank plan” of life insurance, only regretting that I cannot do justice to the subject in the time at my command, or in the space at yours.

In 1867, one of your predecessors in office, Hon. John E. Sanford, addressed a circular to the life insurance companies doing business in Massachusetts, and to many distinguished actuaries and mathematicians not known to be connected officially with any company, asking their views in regard to the right mode of dividing surplus in mutual life insurance companies. The practice was then divided between the old mode, or “percentage plan,” by which each member’s share was proportional to the premiums he had paid during the dividend period, and the then new “contribution plan” introduced by Mr. Homans, the actuary of the Mutual Life Insurance Company of New York, by which the share was proportional to the overpayments, or redundancy of the premiums.

The numerous answers to this circular are contained in an appendix of over fifty pages attached to the thirteenth report. An overwhelming majority of them condemn the “percentage plan,” and substantially approve the method introduced by Mr. Homans, and, in so doing, they indorse in advance the “savings bank plan” of conducting life insurance as distinguished from the old method. The general conclusion of all the more elaborate answers is fairly expressed by Prof. Bartlett, of West Point (page 190), in these words: “The principle of *pro rata* distributions, based upon the amounts actually paid, is unjust. It favors some at the expense of others, and when practised with a full knowledge of its actual effects, deserves to be called dishonest.”

At the date of these replies, four distributions of surplus had been made in the Mutual Life Insurance Company of New York on the new plan. But the reply of Mr. Homans (page 195) reveals the fact that the principle of equity on which it is based was imperfectly applied, inasmuch as no notice was taken of expenses in ascertaining the contribution of each policy to surplus. The surrender charges and forfeitures having been more than sufficient to pay the expenses, the contributions to surplus were ascertained as if there had been no expenses at all, and were manifestly different from what they would have been if the policies had been first assessed for them on any principle of equity. No one was more sensible of this imperfection than Mr. Homans himself, for he says: "The equitable apportionment of the *expenses* of business among the various policy-holders, especially when the sum-total of the *contributions* is greater than the total surplus to be divided, is a difficult and delicate problem, upon which no specific directions can be given, the peculiarities of each company requiring special treatment."

Plainly, the expenses can never be thus ignored in a company when the profits from surrender and forfeiture are not sufficient to pay them, nor can they be equitably ignored where they are. Hence, the very logic on which the "contribution plan" of dividing surplus rests, compels us first to settle the question of the assessment of expenses before we can ascertain what is the real contribution of a policy to surplus.

The equities of forfeiture and surrender charge, and whatever funds derived from them, are properly divisible surplus; and how they should be divided, if they are, are manifestly independent questions, but capable of easy solution by reference to the same analysis of premium on which the ascertainment of the contributions to surplus is based. They are all settled by the "savings bank plan," and settled correctly, if the "contribution plan" of dividing surplus is not an entire mistake.

That plan rests upon the inevitable fact, that whenever an equivalent series of equal annual premiums, whether extending through the whole term of the policy or limited to a part of it, is substituted for the natural series of increasing annual premiums adequate to pay for the increasing annual risks on a given sum insured, the effect is to throw a part of the annual risks that would otherwise have been borne by the company upon the insured party himself. In other words, this *commutation* of the natural annual premium has the inevitable effect of dividing the company's business under the policy into two distinct parts, closely related to each other, but still as distinct in kind as if they had no mutual relation whatever.

These two distinct functions of business are : first, a series of annual insurances by the company, always of *diminishing amount* in case of whole-life or endowment policies ; second, a series of self-insurances, or accumulation of deposits, always increasing towards the face of the policy, in case of the aforesaid policies. The assumptions on which the commuted premium itself is based, absolutely determine all the terms of these two complementary series from first to last.

The old system of life insurance, when safely conducted, always recognized this fundamental fact of the effect of the aforesaid commutation of premiums, so far as concerned the maintenance of the self-insurance function, under the name of "*reserve*." But it wholly ignored it in distributing surplus, assessing expenses, paying commissions, adjusting surrender charges and forfeitures and the mode of entering the premium receipts on the accounts, all of which must necessarily be equally affected and governed by the distinction between the insurance and self-insurance, if the business is to be as satisfactorily and intelligibly pursued as its nature admits. The inauguration by the Mutual Life of New York, under the advice of Messrs. Homans and Facklar, of the new plan of dividing surplus, was a grand step of reform, necessarily involving several others of equal importance. In fact, as revolutions never go backward, it determined that the life insurance of the future will be on the savings bank system. As Mr. Homans long ago remarked, "It is only a question of time." An error which has been persisted in for a hundred years, and is fortified by considerable personal interests, will not be eliminated in a hundred days, but it can last only a small part of another hundred years.

The distinctive features of the savings bank system of life insurance, as they grow out of the necessary separation of the business into *insurance* and *self-insurance*, may be briefly stated as follows :

1. *Assessment of Expenses*.—The provision for the payment of the necessary expenses, over and above claims on the policies, is a more or less arbitrary addition to the premium, intended, also, as a provision for extraordinary losses, should such occur, and does not determine the assessment, and especially on the savings bank plan. It is manifest that the working expenses of a life insurance company, as regards its reserve or self-insurance fund, should not materially exceed those of an ordinary savings bank. Hence a certain fraction of its whole expense, which of course will never exceed, if it equals, one per cent., the company will properly assess on each policy in proportion to its reserve or net value at the end of the current policy year. The residue of the expenses are those which

belong to it strictly as an insurance company. They have been incurred, partly in transacting business previously obtained, and partly in efforts to enlarge the company. As regards the former source of expense, the policies are interested precisely in the ratio of the value of the insurance they have received during the year; and as regards the latter, they are interested in the ratio of the present value of all the insurance they are to receive under the policy, which, for convenience, may be called the "INSURANCE VALUE" of the policy. Thus it will be seen that the normal cost of each year's insurance, and the whole insurance value for every year, being known and entered on the books with every premium payment, it is perfectly easy to adjust the assessment according to the circumstances of the company.

2. *Commissions.*—If a savings bank were to send abroad agents to solicit deposits, it surely could not pay commissions on them beyond what the depositors would themselves be willing to pay for being saved the trouble of making the deposit at the bank. This would be nothing but a very slight collection fee. No more reasonably can a life insurance company pay commissions on the deposit parts of its premiums. The value to the company, as an insurance company, of any accession of business is proportionate, assuming the average vitality, to what I have called the "insurance value" of the policy. The insurance value, therefore, should be the basis of the commission. It comes far nearer than the face of the policy, and especially nearer than the premium, to being the true measure of the accession of strength to the company.

3. *Surrender Charge.*—By the same token that the company should pay for an accession of strength proportionately to the insurance value of the policy, it should charge for the withdrawal or surrender proportionately to the insurance value withdrawn. And supposing the vitality of the incoming and outgoing life the same, if the surrender charge and commission are the same percentage of insurance value, the company will exactly hold its own between them. If the percentage of the former is a little higher, the company must be able to repair its losses, unless the demand for insurance should cease.

As Professor Bartlett so pithily says of dividends based on premiums, the surrender charge based on the reserve, "when practised with a full knowledge of its actual effects, deserves to be called dishonest." It is never right except by accident. It operates as a premium for early lapse and a penalty on long-continued persistence.

4. *Surrender Value.*—The self-insurance accumulation on a policy, a sum which can never be applied to the payment of anything but a claim on the policy itself, has, apart from the fact that, in a case which ought never to occur, the excess of its actual over its assumed interest may be used for the general purposes of the company, no value to the company whatever except as a security for the payment of surrender charge or reasonable forfeiture. This charge or forfeiture being deducted, the balance belongs to the individual, whatever be the cause of the discontinuance. It should be distinctly stipulated, being as easy a subject of precalculation as anything else pertaining to the policy.

5. *The Accounts.*—On the old system, an annual valuation, to ascertain the reserve, is required before the surplus or deficiency can be known, because the premiums are not analyzed, but margin, cost of insurance and deposit are entered in the lump. On the new, those three parts of every premium, as well as the insurance value and reserve from the previous year, are entered distinctly in separate columns, so that all the results of a valuation, as well as the means of comparing the actual with the expected death claims, appear from a footing of the columns. All these precalculated quantities being indorsed on the policy itself from the start, the insured himself always knows the value of his policy, as well as the precise conditions of surrender or forfeiture. He also, as soon as he learns the general condition of the company, at the end of any fiscal year, can understand what effect it will have on his own dividend of surplus, or how much his next premium will be abated, if at all.

I have thus far simply explained the changes which logically, and in the practice of the American companies must necessarily, follow from the new dividend system adopted by the Mutual Life Insurance Company of New York in 1868.

The Massachusetts Family Bank, which came so near being chartered at the last session of our legislature, was an attempt to ingraft upon an ordinary savings bank a life insurance function, on this "savings bank plan," for the special convenience of borrowers of small loans. To obviate the necessity of soliciting for life insurance business, there was to be an ample capital, restricted to moderate profits, which could afford to wait for spontaneous applications, and thus save to the insured the expense of commissions. As the usual and almost invariable commutation of the natural premiums is really nothing but ingrafting savings bank business on life insurance,—not much to the advantage of the scion, perhaps,

but surely to the great advantage of the stock,—it seems altogether safe and hopeful to reverse the process, at least for the laboring classes, and consummate the same long-tried union by making the savings bank the stock, and life insurance, reformed as above described, the scion.

Very respectfully, yours,

ELIZUR WRIGHT.

St. PAUL, July 8, 1875.

[B.]

LIFE INSURANCE WITHOUT LARGE ACCUMULATIONS OR RESERVES.

 BY SHEPPARD HOMANS, ESQ.

To the Hon. STEPHEN H. RHODES, *Insurance Commissioner of Massachusetts.*

SIR:—In compliance with your request, I beg to present the following

THOUGHTS ON LIFE INSURANCE.

1. NATURE OF THE RESERVE FUND.
2. USUAL FORM OF POLICY CONTRACT.
3. EXPENSES OF MANAGEMENT.
4. PLAN OF LIFE INSURANCE WITHOUT LARGE ACCUMULATIONS OR RESERVES.
5. COMPLETE SEPARATION OF THE DEPOSIT PORTIONS OF PREMIUMS FROM THE INSURANCE PORTIONS DESIRABLE.

1. *Nature of the Reserve Fund.*—As a general rule the risk of dying increases each year from early manhood to the extreme limit of life. There may be, and doubtless are, exceptions to this rule, for limited periods, among persons of vigorous constitutions and unexceptional family history, but statistics show almost invariably a steady increase in the rates of mortality even among carefully selected lives. Hence the pecuniary measure of the risk of dying, or, in other words, the cost of insuring a given sum in the event of death, must necessarily increase with the age of the person upon whose life the insurance depends.

The simplest possible form of life insurance would evidently be that in which the payments exacted are sufficient only to provide, *during each year separately*, for claims by death, for expenses of management, and for possible contingencies, such as might arise from a sweeping pestilence or fall in the rate of interest. We shall see, further on, how this simple plan may be safely applied in practice.

Instead of paying each year for the risk during that time only, life insurance, both in this country and in Europe, has been pur-

chased, almost without exception, by uniform, or commuted yearly premiums, to continue during life or for a definite number of years.

Let us see what this implies.

Every uniform or commuted yearly premium paid for life insurance must necessarily be larger than that required during the earlier years, in order that it may be sufficient during the later years, when the costs of insurance are very much increased. The differences between such uniform premiums and what is required in any one year for claims by death and expenses of management, are simply and solely *deposits*, or payments in advance for insurances or endowments in the future. These deposits, with interest accumulating upon them (constituting the reserves and surplus), are, in the strictest sense of the term, *private properties*, and as such they should be treated. No policy-holder has any right, title or interest in the deposit of any other policy-holder, each one having his own proper and sufficient sum in the treasury of the company. No deposit can properly be used to pay the claim by death of any one except that of the person for whom the deposit was made; nor can any deposit properly be used for expenses of management, or even for such adverse contingencies as are above adverted to, for each of which ample provision has been made (or should have been made) in the portions of the premium specifically charged for these purposes. The exact share of each person, at any time, in the total funds of a company, should therefore be ascertainable with mathematical precision. In brief, the reserves or accumulations of a life insurance company, charging uniform annual premiums, are simply and solely the aggregates of individual deposits, or payments in advance for something to be done in the future. These deposits, it is true, are intended to be left with the company for a long series of years, or until the death of the depositor; but for this very reason every safeguard that, by legislative enactment, is thrown around the deposits in savings banks or trust companies, should also be thrown around the deposits in life insurance companies. Economy, accountability and transparent integrity of management are surely not less necessary in the latter class of corporations than in the former, where deposits may be withdrawn at pleasure, and during the lifetime of the depositor. Moreover, if the company is released from its obligation to insure or to endow the individual in future, it should certainly be willing to return the amount paid by him in advance for such insurance or endowment.

But what is the

2. *Usual Form of Policy Contract?*—Under the usual form of contract with a life insurance company the policy-holder covenants to

pay with undeviating punctuality during life, or for a stated number of years, a uniform annual premium, as a consideration for the sum insured, which is to be paid at his death or on his attainment of a specified age. The omission to pay any one of these premiums will, by the terms of the contract, work not only a forfeiture of the insurance, but also a confiscation of the deposit portions of all previous payments. Such stringent penalties are unjust and wholly unnecessary, and would never have been assented to had policy-holders understood their true interests.

"The rights of a policy-holder as against a life insurance company are created either by the provisions of the contract which is in force between himself and the company, or by those of the Act under which the company was incorporated. Upon the terms on which life insurance is ordinarily granted, no ownership on the part of the policy-holder in the reserve is recognized; nor is any legal right to withdraw any part of it recognized. The policy-holder is entitled to a performance of the stipulations entered into with him by the company, and to that only."—*Extract from the Seventeenth Report, Insurance Commissioner of Massachusetts, January 1, 1872, pages lix-lx.*

A life insurance policy is the only form of contract known in commercial affairs where the failure to pay a stated sum will result in the confiscation of a much larger amount,—where the omission, from whatever cause, to pay ten dollars, for instance, may entail the loss of a thousand dollars of trust funds. What the decision would be, should the question ever get into a court of equity, as to the rights of a policy-holder in a fund arising entirely from his own excess of payments beyond the just requirements of a company, it is not my province to inquire; but it cannot be doubted that a remedy for wholesale confiscation of trust deposits will be found in the courts or in the State legislatures.

It is true that some companies do purchase their policies, under certain conditions *and as a matter of grace*, and it is also true that companies subject to Massachusetts law are compelled to apply eighty per cent. of the reserve (first deducting any indebtedness) as a single premium to continue the insurance for a definite period; but the fact remains, nevertheless, that by the usual form of contract, the omission or failure to pay any stated premium entails the forfeiture of the insurance and the confiscation of all previous payments.

If the system of uniform annual premiums be continued, the usual form of policy-contract should be so amended as to provide that each policy-holder may terminate his insurance at the end of any year, and withdraw his entire reserve, or accumulated deposit, in cash, less only the cost to the company of procuring a satisfactory

substitute as a contributor to death claims; that is to say, a new policy-holder, equal in all respects as a subject for insurance to the one whose policy is cancelled. No injustice could accrue to any other policy-holder, each one having his own similar and sufficient deposit, and no harm could possibly result to a properly managed company by the course indicated.

3. *Expenses of Management.*—In all life insurance companies commissions are improperly paid, and expenses are improperly assessed, upon the entire premium; that is, upon the deposit portion as well as upon the insurance portion. The average ratio of expenses to total income (including interest on investments) of all the companies transacting business in Massachusetts during the eight years, 1866–78, was 16.60 per cent. (See Report Insurance Commissioner, 1874, Table O, pp. cii–cv.) This is equivalent to an average expense of about six and a half per cent. upon the gross assets of these companies, while during the same period the savings banks of Massachusetts were managed at an average expense of *about three-tenths of one per cent.* Now, six and one-half per cent. per annum is as much as a prudently managed savings bank or trust company can expect to earn as interest on investments, after deducting expenses and taxes. Hence it will be seen, that a sum equal to the interest earnings upon the entire assets or accumulated deposits of policy-holders in the life insurance companies doing business in Massachusetts was absorbed in expenses of management. If, deducting a reasonable amount for the management of the deposits, the remainder of the expenses were assessed upon the insurance portions of the premiums, as should be done, the enormous *waste* in life insurance as now generally conducted would be apparent and startling.

4. *Plan of Life Insurance without large Accumulations or Reserves.*—There is no necessity for *confining* life insurance to the system of uniform annual premiums.

A contract of insurance, to extend over the whole duration of life, if desired, may be so adjusted, each year, that *what is left* (reserve and surplus) from the payment of any one year may be applied in part payment of what is *requisite* for the year next ensuing (the premium at next higher age), precisely as in mutual fire insurance companies, where, in case of a renewal of the policy, the return premium on the old insurance is applied in part payment for the new. In other words, the account may be *balanced* at the end of any year, in a simple, straightforward, business-like manner, so that *each year will take care of itself*, thus avoiding the necessity for

large accumulations. The company, on the one hand, will be compensated for all the work done in the past, and for all the work to be done in the year ensuing, including an ample margin for contingencies; while the individual, on the other hand, will have the option of continued insurance, if he wishes it, or of discontinuance, if he prefers, without unnecessary loss to himself from previous payments. In this way the cheapness, or small outlay, of insurance for a single year will be combined with the security and permanence of insurance for the whole duration of life.

A life insurance company must be compensated each year for the insurance furnished, for expenses of management, and for possible adverse contingencies, and should retain from the first payment of each policy-holder a sum sufficient to procure a substitute equally satisfactory, in case he should terminate his contract. Beyond this, a reserve, or deposit, or provision of any kind, is not necessary, and is not always desirable.

Why should a man be compelled, as a condition for obtaining insurance which he needs, to *pile up deposits* for the distant and uncertain future, which he may not desire, which are expensively managed, which are beyond his control, and which are not absolutely necessary? A man seeks an insurance company for insurance, not as a depository for savings. If he can use his money to better advantage in business, or by depositing it in a savings bank, or if he has not the means to spare for accumulation, why should he be refused insurance, which he needs, and is willing to pay for as long as he shall continue to need it?

It may be urged as an objection to this plan that the payments required will increase each year, until in time they may exceed the uniform annual premium at the age of entry. This is unavoidable, and must be true of any system. Life insurance must be paid for, and the cost increases with the risk assumed, and the risk assumed usually increases with the age of the person whose life is insured. It is a question for each one to decide for himself, whether it is better to *make deposits* in order to provide for excesses, during old age, in the yearly cost of insurance over the uniform premium, or to *pay as he goes*,—whether it is better to *pay in advance* for insurance to cover a period of life which he may never reach, or, if he does, for insurance which he may not then need. The payments by the plan herein suggested will be far less during a series of years than the uniform annual premium; afterwards they will be higher. This excess, however, may be provided for by depositing a portion of the premium saved in a savings bank, where, by reason of the smaller expenses, the fund will accumulate more rapidly. But whether he makes such deposit or not, the insured will have had the use, in the

earlier years of his insurance, of a large excess of premium *which he has not been obliged to pay*, and the benefit thus derived will amply compensate him for the larger annual premiums which may be required in later years.

In the plan suggested, the insurance actually furnished each year is alone paid for; in the usual plan, deposits are required in addition to pay for insurance in the distant future. In both cases **ALL THE INSURANCE FURNISHED MUST BE PAID FOR AT SOME TIME**, and at the same yearly costs, *pro rata*, corresponding to the age. No intelligent man can for a moment be made to believe that any company will assume the risk of his life without an adequate compensation, to be paid by himself. Unless the heavy expense of obtaining and managing deposits in existing companies is lessened, and unless the right to withdraw these deposits—a man's own money—on fixed and equitable terms, in case of need, be given, one would think the choice between pure insurance without accumulations and insurance combined with savings by uniform premiums would not be difficult.

5. Complete Separation of the Deposit Portions of Premiums from Insurance Portions Desirable.—If the expenses attending the collection, management, etc., of reserves or deposits in life insurance companies greatly exceed the cost of obtaining and managing similar deposits in savings banks, it is obviously the interest of depositors to choose the latter rather than the former, at least for a portion of their savings, particularly if insurances for the same amounts upon less expensive forms can be secured, as is possible upon the plan herein described. .

No commissions should be paid to agents upon the deposit portions of the premiums; nor should these deposits be subjected to any expense other than a small charge to cover the costs of investment and management. The insurance portions of the yearly premiums should be amply sufficient to provide for death claims and expenses of the current year, and any excess in the payment of any policy-holder (however great or however small) beyond his equitable assessment for said death claims and expenses, might be passed to his credit as a *savings deposit*. These deposits, with interest accumulations, would be available in payment of any premium; or the privilege of withdrawing the same, in whole or in part, at the end of any policy year, might be given, without prejudice to the right of continued insurance. In the event of death, the accumulated deposits would then be payable, in addition to the sum insured.

By this means, the cheapness, or small outlay, of insurance for a single year is combined with the security and permanence of insur-

ance for the whole duration of life. Moreover, the advantages and protection afforded by a life insurance company to the family, by the capital which is instantly created upon the death of the breadwinner, is united with the convenience, economy and convertibility of investment afforded by deposits in a savings bank, thus blending the best features of the two institutions.

Life insurance is destined to absorb a large percentage of the surplus earnings of our whole population. The institution is allied with interests too sacred—its capabilities are too magnificent—for those engaged in its management to permit radical defects to be permanently fastened upon the system.

SHEPPARD HOMANS.

WESTERN UNION BUILDING,
NEW YORK, July 6, 1875. }

[O.]

UNIVERSAL LIFE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated February, 1866. Commenced business February, 1865.]

Paid-up Capital, \$200,000 00

WILLIAM WALKER, *President.**Secretary,* JOHN H. BEWLEY.HENRY J. FURBER, *Vice-President.**Actuary,* GEORGE L. MONTAGUE.*Principal Office, 17 and 19 Warren Street.**Attorney to accept service, J. GREEN JONES, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds,	\$100,000 00	\$119,250 00
“ “ “ “ Registered,	10,000 00	11,925 00
Mississippi State Bonds,	10,000 00	9,544 00
United States 5-20 Bonds,	10,000 00	11,925 00
South Carolina State Bonds,	50,000 00	12,500 00
United States 5 per cent. Bonds, Currency,	90,000 00	102,375 00
Virginia State Bonds,	34,500 00	17,250 00
United States Bonds, Currency,	80,000 00	94,400 00
“ “ 5-20 Bonds,	30,000 00	35,700 00
Salina Town Bonds,	8,000 00	8,000 00
Sodus Town Bonds,	6,000 00	6,000 00
Williamson Town Bonds,	13,000 00	13,000 00
“ “ “ “	11,000 00	11,000 00
Wolcott Town Bonds,	3,000 00	3,000 00
“ “ “ “	17,000 00	17,000 00
City of Brooklyn Bonds,	25,000 00	25,187 50
	<u>\$497,500 00</u>	<u>\$498,056 50</u>

Securities held as Collateral:—

	Market value.	Amount loaned.
100 shares Mercantile Trust Co.,	\$10,000 00	\$41,445 00
Hume Town Bonds,	4,000 00	
Bond and Mortgage in New York State,	37,746 00	
150 shares Spectator Stock,	15,000 00	5,000 00
Paid up policies assigned,	—	6,000 00
50 shares Homoeopathic Mut'l Life Ins. Co.,	5,000 00	2,500 00
200 “ People's Gas Light Co. Brooklyn,	2,000 00	1,500 00
10 “ Mechanics and Traders' Bank, B'klyn,	1,000 00	1,000 00

13 shares Grocers' Bank,	\$520 00	}	\$4,000
75 " Citizens' Gas Light Co., Brooklyn, .	1,500 00		
200 " People's Gas Light Co., Brooklyn, .	2,000 00		
50 " Security Bank,	2,500 00		
30 " Saratoga Springs Co.,	3,000 00		
330 " Fonda, Johnstown and Gloversville R. R. Co.,	33,000 00	}	72,000
Fonda, Johnstown and Gloversville R. R. Co. Bonds,	57,500 00		
Paid up policy assigned,	-		1,500
1,250 shares New York State Life Ins. Co., .	125,000 00		100,000
			<u>\$234,945</u>

SUMMARY OF ASSETS, DECEMBER 31, 1874.

Loans on mortgages of real estate,	\$2,128,461
on collateral security,	234,945
Premium notes and loans on interest,	861,438
Stocks, bonds and securities,	498,056
Cash in Company's office deposited in various banks, . .	558,127
Interest accrued on premium notes and loans, }	98,371
Rents due and accrued,	
Due from other companies for re-insurance,	106,284
Uncollected premiums on policies in force,	\$57,405 70
Deferred premiums payable in instalments,	141,076 49
	<u>\$198,482 19</u>
Amount deducted to reduce the above to the net values charged against the policies,	29,772 00
Net amount deferred and outstanding prem's,	<u>168,710</u>
Gross present Assets,	<u>\$4,654,395</u>

LIABILITIES.

Claims due and unpaid,	}	\$105,895
in process of adjustment,		
Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),		4,209,160
Gross present Liabilities as to Policy-holders,		<u>\$4,315,055</u>
Surplus as regards Policy-holders,		\$339,359

INCOME.

Total cash premium income,	\$1,403,114
Cash other than premiums received from companies for as- suming their risks,	2,885,364
Received for interest,	172,616
Cash received from other companies for losses on policies re-insured,	10,000
Sale of personal property,	2,452
Total Cash Income,	<u>\$4,473,448</u>

APPENDIX.

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Premium notes received (gross),	\$280,358 98	
Notes received from other companies for assuming their risks,	347,444 62	
Total note income,	<u>627,803 60</u>	
Gross Income,		\$5,101,252 22

EXPENDITURES.

Cash paid for losses and policy claims,	\$377,919 57	
for matured endowments,	47,577 86	
to annuitants,	695 12	
for lapsed, surrendered and purchased policies,	739,842 28	
Total cash paid policy-holders,	<u>\$1,166,034 83</u>	
Cash paid for dividends to stockholders,	\$16,800 00	
for premiums to other companies for policies re-insured,	7,153 82	
for commissions to agents,	290,369 97	
for salaries and expenses of agents,	5,913 34	
for medical examinations,	6,789 90	
for salaries and pay of officers and employes,	39,405 74	
Total pay account,	<u>366,432 77</u>	
Cash paid for taxes and fees,	\$4,329 86	
for rents,	16,091 40	
for other cash payments; viz., printing and stationery, \$8,285.28; express, \$3,128.39; advertising, \$10,440.07; law expense, \$2,762.06,	24,615 80	
Total miscellaneous expenditures,	<u>45,037 06</u>	
Total Cash Expenditures,		\$1,577,504 66
Notes used in purchase of surrendered policies,		102,862 55
Gross Expenditures,		<u>\$1,680,367 21</u>

PREMIUM NOTE ACCOUNT.

Premium notes outstanding Dec. 31, 1873,	\$339,207 90	
received during 1874,	627,803 60	
Total,	<u>\$967,011 50</u>	
Used as per expenditures,	\$102,862 55	
Redeemed by maker, in cash,	2,710 69	
Total deductions,	<u>105,573 24</u>	
Balance December 31, 1874,		\$861,438 26

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ABSTRACT

OF THE

CERTIFICATES OF CORPORATIONS,

ORGANIZED UNDER THE

GENERAL LAWS OF MASSACHUSETTS,

WITH THE

ANNUAL RETURNS REQUIRED BY CHAPTER 224 OF 1870,

DURING THE YEAR

1 8 7 4.

PREPARED BY

THE SECRETARY OF THE COMMONWEALTH.

BOSTON:

WRIGHT & POTTER, STATE PRINTERS,

79 MILK STREET (CORNER OF FEDERAL).

1875.

Commonwealth of Massachusetts

SECRETARY'S DEPARTMENT, BOSTON, JANUARY 1

To the Honorable the Senate and House of Representatives.

In compliance with section sixty-two of chapter two hundred and twenty-four of the Acts of the year eighteen hundred and seventy, I have the honor to submit herewith information of the legislature, the accompanying AB from the certificates of manufacturing and other corporations required to be deposited in this office. I add also a from the various certificates filed and recorded by railroad companies ORGANIZED AND INCORPORATED under provisions of chapter fifty-three of the Acts of the year eighteen hundred and seventy-two, and certificates of increase of capital by railroad companies.

The "General Statement for 1874" gives the total invested during the year in incorporations under the statutes, amount of capital paid in, how invested, the of increase and of reduction of capital, and the condition of the several corporations whose annual returns have been received, filed and recorded.

Table I., appended, gives the AGGREGATES for twenty years,—1851–1874,—under existing statutes, of the of corporations and amount of capital, respectively; newly organized and re-organized; of those paying up together with the number increasing or reducing capital the aggregate and average amount of capital under and existing laws.

Table II. is an exhibit of the total *number* of companies and total *amount* of capital, *investment*, *cost*, *value*, *assets* and *liabilities* represented by those corporations which have complied with section 33 of chapter 224 of 1870, for five years, 1870-1874, during which the statute has been in force.

I am, very respectfully,

OLIVER WARNER,
Secretary of the Commonwealth

RETURNS OF CORPORATIONS

Abstract of Certificates of Organization as Corporations under Section 11, Chapter 224 of 1870, and Amendments, with Abstract of Certificates of Payment of CAPITAL under Section 32 of the same Act.

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par Value of Shares.	Date of Organi- zation.	Date of Char- ter.	Amount of Cap- ital.	Invested (or Vo- luntarily) in Real Estate.	Invested (or Vo- luntarily) in Per- sonal Estate.	Invested (or Vo- luntarily) in Mixed Estate.	In Cash.	When Certified to.	When Filed.
Alana Rubber Mills, .	Boston, .	\$100,000	1,000	\$100	1874, June 12,	1874, July 3,	†	-	-	-	-	1874, .	1874, .
American Box Toe Co., .	Boston, .	15,000	150	100	Aug. 26,	Sept. 5,	\$15,000	-	\$15,000	-	-	Sept. 5,	Sept. 9,
American Gas-Lighting Co.,	Boston, .	200,000	1,000	100	Nov. 30,	Dec. 21,	†	-	-	-	-	-	-
American Sugar Refinery, .	Boston, .	25,000	250	100	Nov. 21,	Nov. 30,	†	-	-	-	-	-	-
Askle Manufacturing Co., .	Medford, .	20,000	200	100	Nov. 9,	Dec. 1,	†	-	-	-	-	-	-
Athol Gas-Light Company,	Athol, .	40,000	400	100	May 16,	July 3,	40,000	-	-	\$40,000	-	June 6,	July 2,
Barnard Manufacturing Co.,	Fall River, .	400,800	4,000	100	Oct. 14,	June 30,	†	-	-	-	-	-	-
Bay State Granite Co., .	Rockport, .	150,000	1,500	100	May 12,	May 12,	150,000	-	-	100,000	\$50,000	May 10,	May 20,
Big River Mining Company,	Worcester, .	10,000	100	100	Sept. 16,	Sept. 18,	10,000	\$6,000	4,000	-	-	Sept. 18,	Sept. 18,
Boston Needle Company, .	Boston, .	50,000	500	100	Oct. 13,	Oct. 21,	†	-	-	-	-	-	-
Boston Rolling Mills, .	Boston, .	Org. under	obsp.	224 of	1870,	1873, Dec. 1,	100,000	111,251	68,798	-	-	Jan. 2,	Jan. 2,
Boston Varnish and Paint Company, .	Boston, .	100,000	1,000	100	Feb. 14,	Feb. 17,	25,000*	-	-	24,000	1,000	Feb. 25,	Mar. 2,

	Cambridge.	Not fixed.	-	Oct. 1,	Nov. 12,	No certificate of capital required	-	July 2,	July 27.
Cambridge Dispensary.	Rockport.	Org. under	chap.	224 of 1874.	1872.	20,000	17,000	-	-
Cape Ann Iceglass and Glass Company.	Dalton.	150,000	1,500	100	Mar. 20,	1874.	150,000	-	April 7.
Carson and Brown Co.,	Northampton.	20,000	200	100	April 24,	1874.	†	-	-
C. F. Simonds Hotel Co.,	Boston.	60,000	600	100	July 17,	1874.	†	-	-
Chapman Valve Manuf. Co.,	Orange.	20,000	200	100	Feb. 27,	1874.	20,000	-	Mar. 4.
Chase Turbine Manuf. Co.,	Northampton.	20,000	200	100	July 26,	1874.	†	-	-
Childs' Elastic Heel and Shank Company,	Boston.	5,000	50	100	Oct. 12,	1874.	†	-	-
Citizens' Gas-Light Com-pany of Boston.	Taunton.	100,000	1,000	100	June 6,	1874.	†	-	-
Cohannet Mills,	Chelmsford.	5,000	50	100	July 26,	1874.	4,000†	-	Dec. 20.
Coöperative Mutual House-stand Company,	Cambridge.	Not fixed.	-	Nov. 2,	Nov. 27,	No certificate of capital required	-	-	-
Corporation of the Avon Place Trustees,	Dedham.	2,500	100	26	Oct. 22,	1874.	†	-	-
Dedham Boat Club,	Boston.	45,000	450	100	April 27,	1874.	45,000	-	Aug. 16.
Eagle Rubber Company,	Westfield.	4,500	0	500	Jan. 8,	1874.	4,500	-	Jan. 20.
Eastern Coöperative Associa-tion,	Holyoke.	5,000	50	100	July 20,	1874.	†	-	-
East Liverpool Manuf'g Co.,	Westfield.	20,000	200	100	July 8,	1874.	20,000	-	Oct. 3.
Edward B. Light Whip Co.,									

* Capital reduced by certificate filed November 12, 1874.

† No certificate of capital filed.

* Capital reduced by certificate filed March 2, 1874.

RETURNS OF CORPORATIONS.

[J.]

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par Value of Shares.	Date of organization.	Date of Charter.	Amount of Capital.	Invested (or Voted) in Real Estate.	Invested (or Voted) in Personal Estate.	Invested (or Voted) in Mixture.	In Cash.	When Certified to.	When Filed.
Electric Telegraph Instruction Company, . . .	Boston, . . .	\$8,000	80	\$100	1874, Dec. 7.	1874, Dec. 10.	\$8,000	-	\$8,000	-	\$5,000	1874, Dec. 11.	1874, Dec. 16.
Ellenville Tanning Co., . . .	Boston, . . .	\$70,000	2,700	100	April 20, 1874.	May 6, 1874.	270,000	\$30,280	179,720	-	10,000	Aug. 13, 1874.	Aug. 27, 1874.
Ellis Foundry Company, . . .	Carver, . . .	16,000	160	100	April 26, 1872.	April 26, 1872.	16,000	-	16,000	-	-	Apr. 26, 1874.	Apr. 26, 1874.
Fall River Bleachery, . . .	Fall River, . . .	250,000	2,500	100	May 13, 1874.	Aug. 20, 1874.	250,000	250,000	-	-	-	Mar. 1, 1874.	Aug. 24, 1874.
Fall River Coöperative Building Association, . . .	Fall River, . . .	10,000	1,000	10	June 22, 1874.	Oct. 6, 1874.	-	-	-	-	-	-	-
Fall River Society of the New Jerusalem, . . .	Fall River, . . .	Not fixed.	-	-	Nov. 3, 1873.	Nov. 7, 1873.	No certificate of capital required.	-	-	-	-	-	-
Farr Alpacs Company, . . .	Holyoke, . . .	Org. under Ch. 224 of 70.	224 of 70.	70.	-	Nov. 13, 1873.	250,000	-	-	\$250,000	-	Sept. 23, 1874.	Sept. 24, 1874.
Fitchburg Fireman's Relief Association, . . .	Fitchburg, . . .	Not fixed.	-	-	Nov. 9, 1874.	Dec. 12, 1874.	No certificate of capital required.	-	-	-	-	-	-
Fitchburg Scythe and Tool Company, . . .	Fitchburg, . . .	30,000	300	100	Aug. 13, 1874.	Aug. 19, 1874.	30,000	20,000	6,000	-	-	Aug. 20, 1874.	Oct. 30, 1874.
Franklin Felling Mills, . . .	Franklin, . . .	60,000	600	100	July 31, 1873.	Aug. 13, 1873.	60,000	-	-	-	60,000	Aug. 10, 1874.	Aug. 13, 1874.
Freeman Manufacturing Co., . . .	Adams, . . .	300,000	3,000	100	Dec. 20, 1873.	Jan. 5, 1874.	300,000	156,000	173,000	-	-	Jan. 16, 1874.	Jan. 20, 1874.
George F. Blake Manufacturing Co., . . .	Adams, . . .	1874.	-	-	1874.	-	-	-	-	-	-	-	-

1875.]

PUBLIC DOCUMENT—No. 10.

[illegible]

No certificate of capital filed.

Abstract of Certificates of Organization as Corporations and of Payment of Capital—Continued.

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par Value of Shares.	Date of Organization.	Date of Charter.	Amount of Capital.	Invested (or Voted) in Real Estate.	Invested (or Voted) in Personal Estate.	Invested or Voted in Mixed Estate.	In Cash.	When Certified to.	When Filed.
Leigh Manufacturing Co.,	Boston, .	\$100,000	1,000	\$100	1874. Feb. 11,	1874. Feb. 14,	\$100,000	-	\$53,000	-	\$17,000	1874. Apr. 21,	1874. Apr. 27.
Lexington Buildings Assoc.,	Boston, .	300,000	2,000	100	May 22,	May 25,	200,000	\$128,000	-	-	14,000	June 2,	June 12.
Lexington Gas Light Co.,	Lexington, .	30,000	200	100	Nov. 21,	Dec. 4,	20,000	-	-	\$20,000	-	Dec. 1,	Dec. 4.
Manhattan Lime Hurdle Co.,	Haverhill, .	15,000	150	100	Oct. 21,	Oct. 23,	15,000	-	11,000	-	4,000	Oct. 21,	Oct. 23.
Maconomet Mills, .	Newburyport, .	Org. under chap.	chap.	224 of	1870.	1871. July 11,	\$50,000	-	-	250,000	-	July 23,	July 23.
Masonic Hall Association of Springfield, .	Springfield, .	Not fixed	-	-	Dec. 9,	Dec. 21,	No certificate of capital required	-	-	-	-	-	-
Massachusetts Screw Co.,	Holyoke, .	25,000	250	100	Mar. 7,	1874. Mar. 14,	†	-	-	-	-	-	-
Mechanical Toy Co.,	Southborough, .	14,000	140	100	Sept. 5,	Sept. 23,	14,000	-	12,000	-	2,000	Sept. 25,	Sept. 23.
Merrimack Navigation and Express Company, .	Lawrence, .	1,000	10	100	July 20,	Sept. 16,	†	-	-	-	-	-	-
National Manufacturing Co.,	Worcester, .	50,000	500	100	Mar. 6,	Mar. 7,	50,000	-	50,000	-	-	Mar. 6,	Mar. 9.
Old Colony Steamboat Co.,	Boston, .	Org. under chap.	chap.	143 of	1874.	April 1,	300,000	-	-	900,000	-	June 11,	June 11.
Palmer Carpet Company, .	Palmer, .	50,000	500	100	Nov. 16,	Dec. 9,	50,000	-	-	50,000	-	Dec. 8,	Dec. 9.

1875.]

PUBLIC DOCUMENT—No. 10.

[illegible]

Abstract of Certificates of ORGANIZATION as Corporations and of PAYMENT OF CAPITAL—Concluded.

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Per Value of Shares.	Date of Organi- zation.	Date of Char- ter.	Amount of Cap- ital.	Invested (or Vo- luted) in Real Estate.	Invested (or Vo- luted) in Per- sonal Estate.	Invested (or Vo- luted) in Mixed Estate.	In Cash.	When Certified to.	When filed.
Springfield Collar Co., . .	Springfield, .	Org. under	chap.	224 of	1870.	1874, Nov. 13,	\$40,000	-	\$40,000	-	-	1874, Jan. 21,	1874, Mar. 17.
B. R. Nye Bay State Rake Company,	Winchendon, .	\$16,000	150	\$100	1873, Dec. 26,	Jan. 2,	15,000	-	13,500	-	\$1,500	Jan. 2,	Jan. 5.
Suffolk Milling Company, .	Boston, . .	5,000	50	100	1874, Dec. 21,	Dec. 22,	†	-	-	-	-	-	-
Taunton Cotton and Machine Company,	Taunton, . .	55,500	555	100	Nov. 16,	Nov. 19,	55,500	\$45,500	10,000	-	-	Dec. 16,	Dec. 23.
United States and Foreign Salamander Felting Co., New England Branch, .	Boston, . .	5,000	50	100	Oct. 17,	Nov. 6,	5,000	3,822	480	-	507+	Oct. 31,	Nov. 8.
Union Treadle Company, .	New Bedford, .	10,000	100	100	Oct. 31,	Nov. 3,	10,000	-	10,000	-	-	Nov. 12,	Nov. 12.
Wakefield Rattan Company,	Wakefield, .	Org. under	chap.	224 of	1870.	1872, Oct. 17,	1,000,000	300,000	700,000†	-	-	Nov. 21,	Nov. 24.
Ward Fertilizer Company, .	Boston, . .	4,100	51	100	Jan. 21,	Jan. 26,	†	-	-	-	-	-	-
West and Lee Game and Printing Company, . .	Worcester, .	50,000	500	100	Jan. 17,	Jan. 17,	50,000	12,500	37,500	-	-	Jan. 17,	Jan. 17.
West Somerville Baptist Church Corporation, .	Somerville, .	Not fixed.	-	-	Aug. 22,	Oct. 12,	No certificate of capital required	-	-	-	-	-	-
Whittier Machine Company,	Boston, . .	150,000	1,500	100	Aug. 5,	Sept. 2,	150,000	-	-	\$150,000	-	Aug. 26,	Sept. 4.

RETURNS OF CORPORATIONS.

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Stated in Certificate of Increase of Capital, filed May 27, 1874.

Abstract of Certificates of Corporations HERETOFORE ORGANIZED under laws formerly in force, and filed in the Secretary's Department in 1874.

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	No. of Shares.	Par Value of Shares.	Authority under which Organized.	When Organization was made.	When Certificate was filed.
Mason and Hamilton Organ Company.	Boston.	\$200,000	\$200,000	2,000	\$100	Chap. 61, Gen. Statutes.	1888. January 28.	1874. May 28.

Abstract of Certificates of Confirmation of Organization, under Section 88, Chapter 224, of 1870.

NAME OF CORPORATION.	Location.	Capital.	Authority under which Organized.	Date of Confirmation.	When Filed.
Germania Mills,	Holyoke,	\$400,000	Chap. 61, Gen. Statutes,	July 17, 1874.	Aug. 29, 1874.
Peabody Mills,	Newburyport,	300,000	Chap. 61, Gen. Statutes,	Mar. 17, 1874.	Mar. 19, 1874.
Two Corporations, . . . . .	. . . . .	\$300,000			

Abstract of Certificates of Confirmation of Proceedings of Corporations, under Section 2, Chapter 349, of 1874.

NAME OF CORPORATION.	Location.	Capital.	Meeting and Proceedings in Doubt.	When Confirmed.	When Certificate was filed.
Greylock Manufacturing Company,	Adams,	\$150,000	Sept. 29 and 30 and Oct. 1, 1873,	Oct. 13, 1874.	Oct. 19, 1874.

RETURNS OF CORPORATIONS.

Abstract of Certificates of Organization as Railroad Corporations, under Chapter 53 of 1872.

NAME OF CORPORATION.	Location and extent.	Capital.	No. of Shares.	Par value of Shares.	Amount of Capital paid in.	Gauge.	Length.	Cities and Towns Agreeing thereto.	Date of Certificate of Directors.	Date of Charter.
Boston, Revere Beach and Lynn Railroad Company,	East Boston to Lynn,	\$125,000	1,250	\$100	\$125,000	4 ft. 8½ in.	9 miles,	Boston, Revere and Lynn.	1874, May 22.	1874, May 22.
Fall River Railroad Company, . . .	New Bedford to Fall River,	105,000	1,050	100	105,000	4 ft. 8½ in.	12 "	New Bedford, Dartmouth, Westport and Fall River,	Nov. 18,	Nov. 26.
Martha's Vineyard Railroad Company, . . .	Edgartown, . . .	40,000	400	100	4,000	3 feet.	8 "	Edgartown, . . .	June 10,	June 17.
Three Corporations, . . .	. . .	\$380,000	-	-	\$380,000					

Abstract of Certificates of INCREASE OF CAPITAL by existing Corporations, under Section 34, Chap. 224 of 1870.

NAME OF CORPORATION.	Location.	Am't of Increase.	Amount thereof paid in.	Certificates when issued
American Cigar Company, . . .	Westfield, . . .	\$20,000	\$20,000	July 29,
American Whip Company, . . .	Westfield, . . .	100,000	100,000	Feb. 4,
Wiley Hat Company, . . .	Newburyport, . . .	20,000	20,000	May 27,
Worcester and Colorado Smelting Co., . .	Boston, . . .	225,000	225,000	July 12,
Worcester Co-operative Association, . .	Boston, . . .	3,000	3,000	Jan. 19,
Worcester Cotton Gin Company, . . .	B. Bridgewater, . . .	20,000	20,000	Apr. 27,
Worcester Gas Company, . . .	Charlestown, . . .	100,000	100,000	Feb. 3,
Worcester Co-operative Boot and Shoe Company, . . .	Lynn, . . .	500	500	Apr. 15,
Worcester Publishing Company, . . .	Boston, . . .	100,000	100,000	Oct. 23,
Worcester Machine Company, . . .	Fitchburg, . . .	20,000	20,000	Mar. 4,
Worcester File Manufacturing Co., . . .	Lowell, . . .	5,000	5,000	May 26,
Worcester Cigar Makers' Co-operative Association, . . .	Westfield, . . .	300	300	Feb. 8,
Worcester Screw Company, . . .	Holyoke, . . .	25,000	25,000	Nov. 4,
Worcester Washington Glass Works, . .	New Bedford, . . .	50,000	50,000	Feb. 17,
Worcester Coal Gas Company, . . .	Pittsfield, . . .	12,500	12,500	Feb. 9,
Worcester Mills Corporation, . . .	New Bedford, . . .	100,000	100,000	Nov. 20,
Worcester Gas-Light Company, . . .	Salem, . . .	50,000	50,000	Oct. 21,
Worcester Cotton Mills, . . .	Plymouth, . . .	40,000	40,000	Mar. 19,
Worcester Spindle Company, . . .	Boston, . . .	25,000	25,000	May 4,
Worcester Union Hall Company, . . .	Somerville, . . .	4,000	4,000	Oct. 19,
Worcester Turbine Company, . . .	Lowell, . . .	75,000	75,000	July 30,
Worcester and Farley Organ Company, . .	Worcester, . . .	50,000	50,000	Feb. 16,
Worcester Cotton Mills, . . .	Warren, . . .	150,000	150,000	Sept. 4,
Worcester Cigar Makers' Co-operative Association, . . .	Westfield, . . .	150	150	Jan. 2,
Worcester Cigar Makers' Co-operative Association, . . .	Westfield, . . .	150	150	Dec. 4,
Worcester twenty-five Certificates (twenty-four Corporations), . . .	. . .	\$1,214,000	\$1,214,000	

Abstract of Certificates of REDUCTION OF CAPITAL by existing Corporations, under Section 35, Chap. 224 of 1870.

NAME OF CORPORATION.	Location.	Am't of Decrease.	Present Capital.	Certificate Reduced when filed.
Boston Type Foundry,	Boston,	\$12,800	\$37,200	Oct. 24, 1873
Boston Varnish and Paint Co., . .	Boston,	65,000	35,000	Mar. 2, 1874
Coöperative Mutual Homestead Co.,	Chelmsford,	1,000	4,000	Nov. 13, 1873
First Worcester Coöperative Grocery and Provision Association, .	Worcester,	1,000	5,000	Dec. 22, 1873
Germania Mills,	Holyoke,	200,000	200,000	Sept. 2, 1873
Grafton Mills,	Grafton,	82,000	72,000	Jan. 21, 1874
Jessup and Laffin Paper Company,	Russell,	5,000*	155,000	Feb. 12, 1874
Lamb Knitting Machine Manf. Co.,	Chilcopee,	100,000†	100,000	Feb. 18, 1874
New Bedford Copper Company, . .	New Bedford, . .	250,000	250,000	Mar. 11, 1874
Pearson Cordage Company,	Boston,	25,000	50,000	Jan. 20, 1874
Sagamore Mills,	Fall River,	60,000	600,000	June 22, 1873
Tucker Manufacturing Company, . .	Boston,	250,000	50,000	Apr. 27, 1874
Twelve Corporations, . . . . .	. . . . .	\$1,187,800	\$1,500,200	

* Original capital, \$150,000. Increase certified, September 17, 1873, \$10,000.

† Certificate of condition, this date, returns \$200,000 capital.

NAME OF CORPORATION.	Location and extent.	Amount of Cap- ital.	Amount paid in.	Percent paid in.	No. of Shares.	Par value of Shares.	Length of road, In miles.	Gauge.	Authority under which organ- ized.	Statute under which Corpn. was filed.	When filed.
Boston and Lowell Railroad Corpora- tion (branch road in Wilmington).	Main road in Wilmington to the Salem and Lowell Rail- road in W.	\$60,000	\$10,000	20	-	-	8 18-100	-	Ch. 4 of 1830,	Ch. 333 of 1871, Sec. 1.	1874, Aug. 26.
Boston, Revere Beach and Lynn Rail- road Company.	East Boston to Lynn.	125,000	12,500	10	1,250	\$100	9	4 ft. 8 1/2 in.	Ch. 68 of 1872,	None filed.	-
Fall River Railroad Company.	New Bedford to Fall River.	165,000	27,000	20	1,650	100	12	4 ft. 8 1/2 in.	Ch. 53 of 1872,	Ch. 333 of 1871, Sec. 1.	1875, Jan. 4.
Grafton Centre Railroad Company.	Grafton.	20,000	2,000	20	200	100	3	3 ft.	Ch. 53 of 1872,	None filed.	-
Lowell and Andover Railroad Co.	Lowell to Andover.	500,000	50,000	10*	5,000	100	8	4 ft. 8 1/2 in.	Ch. 53 of 1872,	Ch. 333 of 1871, Sec. 1.	1874, Jan. 9.
Lynn City Street Railway Company.	Lynn.	15,000	7,500	50	-	-	2	-	Ch. 216 of 1873,	Ch. 281 of 1871, Sec. 6.	Sept. 4.
Martha's Vineyard Railroad Company.	Edgartown.	40,000	8,000	20	4,000	100	3	3 ft.	Ch. 53 of 1872,	Ch. 333 of 1871, Sec. 1.	Dec. 31.
Winthrop Railroad Co. (Horse R. R.).	Winthrop and Boston.	100,000	100,000	100	2,000	50	6.8	-	Ch. 88 of 1861,	Ch. 331 of 1871, Sec. 7.	Apr. 1.
Worcester and Shrewsbury R. R. Co.	Worcester.	25,000	20,100	80	3,500	100	2 1/2	3 ft.	Ch. 53 of 1872,	Ch. 333 of 1871, Sec. 1.	Aug. 7.
Nine Companies.	.	.	\$259,100								

* Twenty per cent. of original capital—\$250,000.

RETURNS OF C

NAME OF CORPORATION.	Location, etc.	Amount of increase.	Amount paid	Increase Shares.	Par value.	Original capl	Present capl	Authority un- der which org- anized.	Authority for increase of Sto	When filed.
Lowell and Andover Railroad Company, .	Lowell to Andover,	\$125,000	-	1,250	\$100	\$250,000	\$375,000	Chap. 53 of 1872,	Chap. 53 of 1872,	1874, July 20.
Lowell and Andover Railroad Company, .	Lowell to Andover,	125,000	-	1,250	100	275,000	500,000	Chap. 53 of 1872,	Chap. 53 of 1872,	July 20.
Worcester and Shrewsbury Railroad Co., .	Worcester, . .	15,000	-	150	100	20,000	55,000	Chap. 53 of 1872,	Chap. 53 of 1872,	May 11.
Two Corporations,	\$285,000	-	2,650	-	\$645,000	\$910,000			

and recorded in Secretary's Department.

RETURNS OF CORPORATIONS.

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Athol Mule Hall Association, . . .	Mar. 31,	Mar. 4,	21,140	26,000	23,000	-	20,000	20,000	20,000	16,000	320
Aquapella Company, . . .	Apr. 4,	Jan. 13,*	220,000	None.	220,000	-	Not certifi'd	145†	305	2,800	
American Consolidated Fire Extinguisher Company, . . .	Apr. 8,	Feb. 13,	900,000	None.	5,300	-	9,800	9,404	2,004	5,000	
Elms Mills, . . .	Apr. 11,	Mar. 11,	250,000	116,000	191,500	-	207,500	207,500	124,000	2,500	
American Low-Water Reporter Co., . .	Apr. 27,	1873. Apr. 21,	40,000	None.	24,530	-	3,530	9,034	6,908	400	
American Railway Frog Company, . .	May 9,	1872. Nov. 7,	200,000	None.	None.	-	Nothing.	None.	1,041	2,000	
American Tablet Manufacturing Co., .	May 13,	1874. May 9,	12,000	None.	18,000	-	6,000	7,461	4,000	180	
American Watch Company, . . .	May 16,	Mar. 22,	1,500,000	200,763	1,604,863	-	1,905,631	1,905,621	94,209	15,000	
American Marble Cutting Company, . .	May 20,	May 26,	240,000	None.	1,400	-	Nominal.	4,500	1,750	2,400	
Acushnet Coöperative Association, . .	May 20,	May 14,	4,900	4,500	7,645	-	6,791	11,291	None.	276	
American Shoe Shank Company, . . .	June 4,	Apr. 30,	25,000	26,429	27,784	-	27,784	64,413	35,341	260	
Albion Paper Company, . . .	June 6,	May 19,	40,000	45,000	30,000	-	75,000	123,123	34,022	600	
American Batten Company, . . .	June 20,	June 17,	100,300	None.	117,421	-	117,421	401,200	135,837	1,000	
Athol Machine Company, . . .	July 6,	June 2,	50,000	15,160	22,783	-	22,770	20,000	7,000	500	
Assonet Machine Company, . . .	July 9,	June 20,	16,400	None.	None.	-	-	None.	4,200	164	
American Saddle Company, . . .	July 13,	May 26,	100,000	None.	None.	-	Nothing.	270	980	6,000	
Albert Field Tack Company, . . .	July 22,	Mar. 14,	250,000	120,516	24,503	-	161,106	620,014	56,120	2,500	
Albert Field Tack Company (for 1873), .	July 22,	1873. Feb. 24,	250,000	103,371	21,459	-	122,810	491,967	30,825	2,500	

* Not held.

† Besides patents.

Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certifi- cate was filed.	Date of Annual or Semi-An- nual meeting.	Am't of Capl. paid in.	Amount invest- ed in Real Es- tate.	Amount invest- ed in Personal Estate.	Amount invest- ed in Mixed Estate.	Price paid for the same.	Then Realized Value.	Am't of Prop- erty owned by, and of Debits due the Cor- poration.	Karl's demands against the Corporation.	No. of Shares.
Albert Field Tack Company (for 1871),	1874, July 22,	1871, Feb. 27,	\$250,000	\$35,647	\$16,105	-	\$49,752	\$49,752	\$387,667	\$10,656	2,500
American Print Works,	Aug. 18,	1874, Aug. 4,	■,000	\$46,000	762,214	-	1,602,214	1,602,214	2,476,824	2,414,181	720
American Steam Gauge Company,	Sept. 2,	July 21,	50,000	None.	■,900	-	20,000	20,000	51,100	4,000	500
Arlington Gas Light Company,	Sept. 4,	July 22,	68,400	2,250	65,150	-	68,400	24,212	■,871	19,824	684
Amesbury Mills,	Sept. 17,	Aug. 11,	150,000	45,183	235,209	-	230,000	180,000	232,402	184,194	1,500
American Metallic Tubing Company,	Sept. 29,	May 23,	250,000	None.	251,894	-	251,894	1,200	2,716	2,221	2,500
American Pest Company,	Oct. 8,	Sept. 19,	250,000	None.	None.	-	250,000	Nothing.	None.	None.	2,500
American Homes Publishing Company,	Oct. 14,	Sept. 14,	10,000	200	-	-	-	-	21,527	12,132	100
Annawan Manufactory,	Oct. 15,	Aug. 11,	100,000	92,810	124,149	-	-	-	216,978	2,505	226
Adams Gas Light Company,	Oct. 17,	Aug. 12,	17,200	20,000	5,000	-	20,000	25,000	26,000	6,000	402
American Wiring Machine Company,	Oct. 21,	Oct. 20,	25,000	None.	25,700	-	25,750	25,700	26,700	200	250
Amesbury and Salisbury Gas Company,	Oct. 23,	Sept. 26,	1,250	None.	2,300	-	2,300	2,000	2,200	None.	100
American Tool and Machine Company,	Oct. 29,	Oct. 14,	200,000	44,220	161,673	-	Unknown.	Unknown.	281,440	15,000	1,000
Adriatic Mill,	Nov. 2,	Oct. 15,	200,000	-	-	\$387,601	Unknown.	200,000	245,981	602,314	2,000

American Furniture Company, . . .	Dec. 31,	Nov. 31,	\$50,000	-	\$50,000	-	-	\$50,000	\$50,000	\$255	500
American Straw Sewing Machine Co., .	Dec. 25,	Dec. 16,	300,000	None.	300,800	-	\$300,000	Nominal.	800	20,200	3,000
Beverly Gas Light Company (for 1873), .	Jan. 7,	1873. July 15,	40,000	-	-	\$40,000	40,330	16,000	4,487	5,871	330
Boston Manufacturing Company, . . .	Jan. 14,	Dec. 15,	600,000	\$326,580	190,000*	-	Unknown.	516,680†	1,016,739	323,129	600
Bay State Horse Rake Company, . . .	Jan. 16,	1874. Jan. 12,	12,000	None.	1,076	-	1,076	1,076	24,706	11,988	120
Boston Coöperative Association, . . .	Jan. 19,	Jan. 7,	1,000	None.	646	-	646	646	8,977	6,663	9
Boston City Flour Mills, . . .	Jan. 23,	Jan. 15,	250,000	None.	90,000	-	90,000	40,000	256,149	91,113	2,500
Bristol County Frear Artificial Stone Co.,	Jan. 26,	Jan. 13,	49,300	19,474	32,670	-	52,145	22,158	23,368	30	500
Beaver River Mills, . . .	Jan. 27,	Jan. 6,	10,650	5,300	6,350	-	11,660	11,660	12,501	1,611	117
Bay State House, Proprietors of the, .	Jan. 30,	Jan. 14,	86,800	146,400	None.	-	146,400	116,300	116,976	45,823	868
Boston Rolling Mills, . . .	Jan. 30,	Jan. 6,	160,000	111,231	48,769	-	160,000	198,769	198,769	38,769	1,000
Bay State Shoe and Leather Company, .	Feb. 3,	Jan. 14,	400,000	64,442	1,181,404	-	1,181,404	1,181,404	1,245,846	535,818	4,000
Burlingh Rock-Drill Company, . . .	Feb. 5,	Jan. 14,	150,000	None.	155,843	-	155,843	155,843	210,910	39,752	1,500
Bay State Faucet and Valve Company, .	Feb. 9,	Jan. 20,	82,700	28,893	43,388	-	43,388	43,388	108,836	93,134	827
Ballou Boot and Shoe Sewing Machine Co.,	Feb. 11,	Jan. 6,	500,000	None.	500,000	-	500,000	100,000	110,000	10,000	5,000
Boston Dyewood and Chemical Company,	Feb. 11,	Jan. 29,	140,000	100,000	111,000	-	-	211,000	337,000	170,000	1,400
Bramanville Cotton Mills, . . .	Feb. 12,	Jan. 13,	30,000	35,000	26,900	-	68,080	61,900	75,438	55,188	300
Boston Fire-brick and Clay Retort Manu- facturing Company, . . .	Feb. 12,	Jan. 21,	100,000	100,000	18,000	-	100,000	150,000	118,000	18,000	400
Boston Can Company, . . .	Feb. 17,	Jan. 14,	25,000	16,000	28,700	-	28,700	28,700	57,000	25,400	250
Bengal Bagging Company, . . .	Feb. 20,	Jan. 26,	130,000	33,718	80,000	-	130,000	113,718	121,053	47,869	1,300

* Machinery.

† Real estate and machinery.

Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certificate was filed.	Date of Annual or Semi-Annual meeting.	Am't of Capital Stock then paid in.	Amount invested in Real Estate.	Amount invested in Personal Estate.	Amount invested in Mixed Estates.	Price paid for the same.	Then Estimated Value.	Am't of Property owned, and of Debts due the Corporation.	Ex'ting demands against the Corporation.	No. of Shares.
Boston Piano-forte Action Manuf. Co.,	1874. Feb. 21,	1873. Dec. 1,	\$5,000	None.	\$5,000	-	\$5,000	\$5,000	\$7,518	\$7,719	50
Bay State Gold Mining Company,	Feb. 25,	Mar. 28,	25,000	Property is in Colorado.	-	-	-	-	No funds.	None.	20,000
Boston Belting Company,	Feb. 27,	1874. Jan. 30,	\$00,000	\$117,370	1,154,538	-	1,154,538	1,154,538	1,272,306	772,306	4,000
Bradford Joint Company,	Mar. 5,	Jan. 22,	6,000	None.	8,834	-	8,834	8,834	11,568	7,268	60
Bay State Glass Company,	Mar. 6,	Feb. 16,	150,000	15,000	500	-	500	500	23,485	538	1,500
Boston Duck Company,	Mar. 13,	Feb. 11,	350,000	125,101	61,618	-	Unknown.	138,929	411,967	11,323	500
- n Flax Mills,	Mar. 13,	Jan. 31,	150,000	90,308	265,328	-	364,806	364,806	364,806	214,806	1,500
Key House Company,	Mar. 14,	Jan. 28,	100,000	364,301	19,195	-	408,906	442,906	443,567	316,491	1,000
n Lock Company,	Mar. 14,	"	45,450	None.	16,000	-	16,000	Nothing.	Nothing.	10,000	500
n News Company,	Mar. 14,	Jan. 14,	98,100	None.	12,000	-	12,000	12,000	26,350	26,357	981
Wm Lumber Company,	Mar. 18,	Feb. 18,	33,000	20,733	31,578	-	-	52,311	52,311	19,311	330
Wm Mining Company,	Mar. 20,	Jan. 11,	146,000	126,000	21,000	-	146,000	146,000	146,000	None.	1,400
n and New York Slate and Tile Co.,	Mar. 20,	Jan. 28,	60,000	59,500	500	-	60,000	2,000	20,458	328	12,000
n Ice Company,	Mar. 20,	Feb. 7,	199,000	134,182	74,345	-	208,528	196,831	237,409	17,000	1,800
n Dialite Company,	Mar. 21,	Feb. 4,	63,500	None.	61,349	-	61,349	40,270	41,806	27,130	485

Boston Gas Light Company, . . .	Mar. 31,	1874. Mar. 2,	\$2,000,000	\$1,157,433	\$1,257,000	-	Unknown.	\$3,423,000	\$954,779	\$848,864	4,000
Boston and Fairhaven Iron Works, . .	Mar. 31,	Feb. 10,	50,000	20,799	55,963	-	\$76,762†	76,762	129,502	60,357	500
Boston Beer Company, . . .	Apr. 8,	Feb. 12,	150,000	50,000	40,000	-	Unknown.	125,000	273,000	120,000	150
Boston and Sandwich Glass Company, .	Apr. 27,	Mar. 25,	400,000	20,000	20,333	-	Unknown.	50,333	355,508	None.	5,000
Belvidere Woolen Manufacturing Co., .	Apr. 27,	Mar. 8,	200,000	86,675	290,916	-	Unknown.	377,591	377,591	48,729	400
Boston Elastic Fabric Company, . . .	Apr. 27,	Feb. 11,	500,000	251,022	711,190	-	Unknown.	962,212	962,212	415,485	5,000
Bay State Suspender Company, . . .	Apr. 27,	Jan. 21,	100,000	None.	165,362	-	Unknown.	165,362	165,362	80,982	1,000
Bay State Brick Company, . . .	Apr. 27,	Apr. 13,	750,000	377,525	116,925	-	592,267	592,267	909,472	118,090	7,500
Boston Lead Company, . . .	Apr. 28,	Apr. 22,	500,000	555,002	231,396	-	786,398	786,398	995,875	462,858	500
Berlin Mineral Water Company, . . .	May 2,	Mar. 31,	8,000	None.	15,834	-	15,834	10,584	16,884	11,165	80
Boston Forge Company, . . .	May 2,	Apr. 16,	100,000	24,000	75,000	-	Unknown.	99,000	117,189	27,000	1,000
Boylnton Packing Company, . . .	May 4,	Apr. 21,	150,000	140,810	47,792	-	188,603	150,000	369,894	258,496	1,500
Boston Car Spring Company, . . .	May 6,	Jan. 15,	34,900	8,000	20,000	-	44,800	28,000	143,000	73,600‡	349
Baldwinville Mill Company, . . .	May 9,	May 5,	12,800	22,500	2,500	-	25,000	25,000	26,376	11,500	128
Boston Sugar Refinery, . . .	May 13,	Apr. 6,	750,000	253,000	197,000	-	-	450,000	1,154,182	873,682	750
Boston Tow Boat Company, . . .	May 14,	Apr. 7,	158,000	None.	143,105	-	143,105	143,105	149,115	996	1,580
Boston Rubber Shoe Company, . . .	May 15,	May 13,	400,000	100,000	100,000	-	Unknown.	200,000	619,375	90,151	4,000
Bayley Hat Company, . . .	May 25,	May 19,	50,000	12,000	15,000	-	34,000	27,000	135,285	66,100	500
Boston Paint Mills, . . .	May 28,	Jan. 10,	15,000	None.	5,680	-	5,680	3,169	10,698	5,684	150
Brainard Milling Machine Company, .	June 2,	May 5,	35,000	12,854	51,069	-	64,807	63,923	65,081	29,141	350
Border City Mills, . . .	June 4,	Apr. 22,	813,391	644,491	693,996	-	1,338,487	1,338,487	1,570,494	689,106	10,000

‡ And more.

† Exclusive of patents.

* January is time for holding meeting.

§ Capital deducted.

RETURNS OF

NAME OF CORPORATION.	When Certificate was filed	Date of Annual or Semi-Annual meeting	Am't of Capital Stock here paid in.	Amount invested in Real Estate.	Amount invested in Persons or Real Estate.	Amount invested in Mixed Estate.	Price paid for the same.	Then Real Estate Value.	Am't of Property owned and of Debt due the Corporation.	Exist'g demand against the Corporation.	No. of Shares.
Brookline Gas Light Company, . .	1874, June 4,	1874, Jan. 30,	\$250,000	\$125,000	\$125,000	-	Unknown.	\$250	\$250,000	\$50,000	2,500
Boston and Lexington Paint Company, .	June 8,	Feb. 4,	300,000	5,315	None.	-	Nothing.	Nothing.	2,725	None.	3,000
Boston Stereotype Foundry, . .	June 8,	May 25,	10,000	None.	1,000	-	\$1,000	1,000	32,180	6,816	20
Bartlett Steam Mills,	June 20,	May 27,	350,000	70,000	280,000	-	350,000	263,875	673,400	206,249	3,500

Bickford Spinner and Knitting Machine Company,	Oct. 2,	Sept. 12,	\$10,000	None.	None.	-	\$10,000	Nothing.	None.	\$1,500	100
Bickford Spinner and Knitting Machine Company (for 1873),	Oct. 2,	1873. Sept. 4, 5	10,000	None.	None.	-	10,000	Nothing.	\$500	1,500	100
Beverly Gas Light Company,	Oct. 9,	1874. July 21,	40,000	\$5,500	\$10,000	-	40,500	\$16,000	2,569	6,224	400
Boston Red Stone Company,	Oct. 16,	1873. July 18,	200,000	200,000	None.	-	-	-	6,000	1,100	2,000
Boston Theatre, Proprietors of the,	Oct. 23,	1874. -	125,000	125,000	None.	-	125,000	230,000	230,000	None.	250
Boston Iron Company,	Nov. 11,	Oct. 21,	20,000	None.	20,000	-	20,000	Nominal.	567	470	200
Boston Machine Company,	Nov. 24,	Jan. 21,	200,000	150,000	100,000	-	100,000	100,000	541,293	296,719	400
Brown Hotel Company,	Dec. 2,	Oct. 30,	40,000	40,000	None.	-	-	-	40,000	None.	400
Boott Cotton Mills,	Dec. 2,	Nov. 9,	1,200,000	524,300	761,564	-	-	1,285,924	1,724,201	262,167	1,200
Butler Braider Company,	Dec. 7,	Nov. 4,	30,000	-	31,699	-	-	31,699	31,699	930	300
Boot and Shoe Improvement Company,	Dec. 16,	Sept. 8,	300,000	None.	300,000	-	300,000	Nominal.	2,577	4,729	3,000
Belcher and Taylor Agricultural Tool Company,	Dec. 18,	Dec. 16,	50,000	10,000	12,000	-	16,000	12,000	109,011	31,791	500
Bradley Fertilizer Company,	Dec. 31,	Nov. 11,	400,000	75,000	432,185	-	-	507,185	656,448	476,180	4,000
Consolidated Wax Thread Sewing Machine Company,	Jan. 3,	1873. Dec. 4,	50,000	None.	50,000	-	50,000	25,000	60,815	28,983	500
Carew Manufacturing Company (for 1873),	Jan. 13,	Aug. 12,	35,000	62,000	11,000	-	71,000	73,000	257,100	16,750	350
Concord Granite Company,	Jan. 13,	1874. Jan. 3,	40,000	39,000	21,530	-	60,530	60,530	109,535	60,235	800
Citizens' Ice Company,	Jan. 17	1873. Dec. 11,	80,000	None.	125,000	-	125,000	116,000	155,000	90,000	800

* Apparently an error.

† Supposed to be none.

‡ Assumed value of patents.

§ No quorum.

Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certifi- cate was filed.	Date of Annual or Semi-An- nual meeting.	Am't of Cap- ital Stock then paid in.	Amount Invest- ed in Real Es- tate.	Amount Invest- ed in Personal Estate.	Amount Invest- ed in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Prop- erty owned, and of Debit due the Cor- poration.	Exist'g demands against the Corporation.	No. of Shares.
Chester Oil Company,	1874. Jan. 20.	1874. Jan. 16.	\$100,000	-	-	\$60,000	Unknown.	\$50,000	\$133,297	\$83,616	1,000
Citizens' Gas Light Company of Quincy,	Jan. 21.	Jan. 3.	12,500	\$13,576	\$7,296	-	\$35,972	25,306	23,972	8,640	125
Charlestown Gas Company,	Feb. 3.	Jan. 19.	500,000	-	-	491,355	491,355	491,355	632,447	28,389	10,000
Clark and Rich Company,	Feb. 5.	Jan. 5.	5,000	2,500	5,000	-	6,900	6,900	6,300	1,800	50
Central Mills Company,	Feb. 14.	Jan. 20.	150,000	83,186	97,006	-	180,194	150,162	217,896	247,918	1,500
Chace Mills,	Feb. 14.	Jan. 28.	497,125	911,463	157,040	-	1,068,503	1,068,503	1,068,503	571,378	5,000
City Mills,	Feb. 14.	Jan. 21.	100,000	75,965	91,068	-	187,634	Unknown.	300,463	112,190	1,000
Register Association,	Feb. 17.	Jan. 14.	8,600	-	8,500	-	8,500	8,500	9,842	1,000	65
aper Company,	Feb. 28.	Jan. 28.	227,700	200,059	305,800	-	666,343	453,073	453,073	232,525	2,277
rd Foundry Company,	Mar. 2.	Jan. 9.	16,000	None.	3,000	-	3,000	8,000	19,900	3,000	100
Bryan Company,	Mar. 2.	Feb. 2.	200,000	-	223,573	-	223,573	223,573	299,331	77,137	2,000
il Cheese Company,	Mar. 3.	Jan. 22.	4,400	None.	None.	-	-	-	719	None.	44
otton Gin Company,	Mar. 6.	Feb. 3.	30,000	100,865	88,760	-	88,760	88,760	189,028	97,331	300
re Preserving Company,	Mar. 14.	Feb. 24.	25,000	23,500	1,500	-	25,000	25,000	26,841	None.	200
Mills,	Apr. 4.	Feb. 11.	640,000	392,902	545,257	-	938,349	938,249	938,249	489,357	5,000
Report Dairy Company,	Apr. 4.	Mar. 4.	200,000	20,000	30,000	-	50,000	50,000	147,361	14,861	2,000

Central Square Wharf Company.	Apr. 9.	Mar. 31.	\$60,000	\$30,000	None.	-	\$30,000	\$20,000	\$24,000	600
Canadian Stop-motion Company.	Apr. 31.	Jan. 27.	60,000	None.	\$50,000	-	60,000	60,000	75	500
Clinton Gas Light Company.	May 27.	May 4.	50,000	16,000	24,000	-	47,551	40,000	None.	100
Orocker Manufacturing Company.	June 2.	May 2.	60,000	22,500	37,500	-	60,000	49,108	32,366	600
Commonwealth Gold Mining Company of Colorado.	June 10.	1873. Jan. -.	65,300	65,300	None.	-	65,300	Unknown.	Unknown.	653
Cumberland Brown Stone Company.	June 11.	1874. Apr. 21.	200,000	220,000	20,488	-	220,000	241,898	16,839	2,000
Orompton Carpet Company.	June 18.	June 13.	130,000	147,000	43,000	-	190,000	265,000	172,000	1,300
Chester Emery Company.	June 19.	May 26.	500,000	42,000	42,500	-	100,000	98,000	95,000	5,000
Clark and Chapman Machine Company.	July 6.	May 7.	30,000	16,000	14,000	-	30,000	64,000	19,000	300
Gary Improvement Company.	July 13.	Apr. 7.	275,000	275,000	10,000	-	285,000	433,586	155,429	55,000
Cape Ann Isinglass and Glue Company.	July 20.	June 30.	20,000	17,000	44,500	-	61,000	61,000	41,000	200
Chelsea Gas Light Company.	July 29.	July 21.	300,000	139,729	159,297	-	299,025	299,025	10,000	3,000
Carson and Brown Company.	July 31.	July 15.	150,000	150,000	40,000	-	*	*	98,769	1,500
Clinton Wire Cloth Company.	Aug. 12.	Aug. 7.	400,000	100,000	463,892	-	563,892	563,892	161,438	4,000
Clement and Hawkes Manufacturing Co.	Aug. 13.	Aug. 4.	100,000	83,032	86,521	-	169,553	131,426	77,144	100
Courier Publishing Company.	Aug. 20.	July 7.	6,800	None.	1,500	-	1,500	8,300	2,000	68
Carew Manufacturing Company.	Aug. 22.	Aug. 11.	35,000	77,000	21,000	-	98,000	219,000	8,500	350
Cambridge Gas Light Company.	Sept. 3.	July 28.	700,000	867,258	96,664	-	973,922	973,922	35,677	7,000
Cape Ann Anchor Works.	Oct. 8.	Sept. 14.	25,000	6,000	4,000	-	13,500	39,257	33,163	250
Citizens' Gas Light Co. of South Reading.	Oct. 21.	Oct. 6.	95,300	7,200	88,100	-	95,300	83,000	None.	953
Cape Ann Granite Company.	Nov. 20.	July 1.	50,000	40,200	65,484	-	105,684	232,613	140,842	500

* Mill in process of construction.

Abstract of CERTIFICATES OF CONDITION of Corporations--Continued.

NAME OF CORPORATION.	When Certif- cate was filed.	Date of Annual or Semi-An- nual meeting.	Am't of Capl. tal Stock then paid in.	Amount Invest- ed in Real Es- tate.	Amount Invest- ed in Personal Estate.	Amount Invest- ed in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Prop- erty owned, and of Debts due the Cor- poration.	Exlat'g demands against the Corporation.	No. of Shares.
Consolidated Wax Thread Sewing Ma- chine Company,	1874. Dec. 7,	1874. Nov. 9,	\$50,000	None.	\$50,000	-	\$50,000	\$50,000	\$60,000	\$35,000	500
Dudley Hosiery Company,	Jan. 20,	Jan. 14,	125,000	-	-	\$105,300	105,300	45,000	114,370	71,012	1,250
Denvers Carpet Company,	Jan. 26,	Jan. 20,	100,000	\$50,000	64,619	-	100,000	100,000	134,333	82,187	1,000
Dutcher Temple Company,	Feb. 4,	Jan. 19,	40,000	37,000	25,322	-	Unknown.	63,122	75,861*	85,561	400
Denvers Gas Light Company,	Feb. 6,	Jan. 12,	20,000	-	-	20,000	20,000	Nominal.	4,010	516	400
Devol Mills,	Mar. 9,	Feb. 3,	270,000	823,750	683,333	-	1,007,084	711,049	1,044,921	677,423	2,700

Durfee Mills,	Oct. 19,	Oct. 13,	\$ 500,000	\$1,444,125	\$75,701	-	-	\$1,500,000	\$1,829,782	\$724,525	500
Dwight Printing Company,	Nov. 14,	Oct. 14,	284,004	386,500	29,000	-	\$304,800	225,000	225,000	187,300	3,000
Dorset Iron Company,	Nov. 25,	1863. Dec. 6,	60,000	50,000	10,000	-	60,000	60,000	60,000	None.	60,000
Dedham and Hyde Park Gas Company,	Dec. 15,	1874. Nov. 11,	125,000	127,850	3,052	-	-	131,802	134,783	7,478	2,500
Deep Sea Isinglass Company,	Dec. 24,	Oct. 20,	38,900	15,096	9,785	-	24,881	24,881	74,635	58,970	389
East Templeton Coöperative Chair Com- pany (for 1872),	Jan. 14,	1873. Dec. 16,	15,000	8,820	6,180	-	6,180	6,180	80,756	17,313	150
Easthampton Rubber Thread Company,	Jan. 16,	Dec. 17,	150,000	57,900	67,619	-	67,619	67,619	280,004	107,219	1,500
Eureka Clothes Wringing Machine Co.,	Feb. 5,	1874. Jan. 21,	40,000	None.	8,314	-	8,314	8,314	65,172	5,030	400
Essex Coöperative Boot and Shoe Co.,	Feb. 12,	1873. Dec. 1,	3,500	None.	3,826	-	3,500	3,826	8,077	4,251	7
Elliott Felting Mills,	Feb. 14,	1874. Jan. 21,	191,500	80,419	93,746	-	220,000	Unknown.	483,350	241,759	2,000
European Globe Nail Company,	Feb. 17,	1873. Dec. 29,	500,000	None.	485,202	-	485,202	†	3,008	10,311	5,000
Easthampton Gas Company,	Feb. 19,	1874. Jan. 21,	25,000	16,328	9,888	-	26,216	26,216	81,976	2,509	250
East Boston Gas Company,	Mar. 9,	Jan. 28,	220,000	85,516	173,505	-	173,505	173,505	276,683	4,345	8,800
Eagle Mill Company,	Mar. 13,	Jan. 22,	20,000	11,164	10,000	-	21,164	10,000	27,043	11,166	200
East Boston Dry Dock Company,	Mar. 27,	Mar. 10,	100,000	72,000	-	-	-	-	4,100	180	5,000
Eastern Marine Railway Company,	Mar. 30,	Mar. 20,	10,000	-	-	-	17,608	10,000	10,000	10,875	100
E. Stebbins Manufacturing Company,	Apr. 13,	Jan. 21,	50,000	None.	4,680	-	4,680	4,680	60,519	10,519	500

† Nominal and doubtful.

* Also, cash on hand and debts due said Corporation, \$12,438.52.

Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certif- cate was filed.	Date of Annual or Semi-An- nual meeting.	Am't of Cap- ital Stock then paid in.	Amount invest- ed in Real Es- tate.	Amount invest- ed in Personal Estate.	Amount invest- ed in Mixed Estate.	Price paid for the same.	Then Revalued Value.	Am't of Prop- erty owned, and of Debts due the Cor- poration.	Exist'g demands against the Corporation.	No. of Shares.
E. Carver Company,	1874. Apr. 15,	1872. Jan. 8,	\$64,000	None.	Nominal.	-	-	Unknown.	Nominal.	Not stated.	600
Essex Mill Corporation,	Apr. 27,	1874. Jan. 30,	4,900	\$750	-	-	-	-	\$750	-	60
Ellis Saw Company,	Apr. 28,	Jan. 21,†	18,013	-	Unknown.	-	Unknown.	\$3,420	4,330	\$5,705	3,000
Essex Steam Mill Company,	May 13,	Apr. 29,	13,100	4,400	\$18,000	-	\$13,000	13,000	10,400	9,500	131
Essex Company,	May 26,	May 26,	500,400	-	-	\$1,070,223	Unknown.	1,070,223	1,070,223	None.	10,000

Florence Sewing Machine Company.	Feb. 18.	Feb. 4.	\$500,000	\$185,867	\$928,623	-	\$928,623	\$928,623	\$1,109,499	\$322,218	5,000
Forest River Lead Company.	Feb. 19.	Jan. 28.	100,000	-	-	\$85,161	85,161	85,161	211,063	96,835	1,000
Fall River Print Works.	Feb. 26.	Jan. 28.	200,000	140,290	106,000	-	Unknown.	245,290	277,996	116,624	200
Fitchburg Machine Company.	Mar. 5.	Feb. 4.	60,000	None.	181,901	-	Unknown.	131,901	158,347	56,106	60
Fall River Manufactory.	Mar. 12.	Mar. 10.	150,000	57,188	453,258	-	Unknown.	545,446	642,075	331,295	300
Fall River Steamboat Company.	Mar. 17.	Feb. 3.	48,500	2,198	83,671	-	83,669	41,671	85,869	37,810	485
Florence Manufacturing Company.	Mar. 17.	Jan. 20.	100,000	37,657	101,262	-	161,531	99,502	99,502	5,672	1,000
Fall River Granite Company.	Mar. 20.	Feb. 21.	12,000	12,000	100	-	100	100	12,200	700	120
Flint Mills.	Mar. 27.	Feb. 3.	523,741	518,249	329,280	-	847,529	847,529	847,529	338,381	6,000
Fitchburg Gas Company.	May 13.	Apr. 29.	60,000	53,000	7,000	-	60,000	60,000	60,000	59	1,199
Forge Village Horse Nail Company.	June 2.	May 26.	86,900	64,325	89,721	-	89,721	89,721	154,046	72,001	869
Florence Furniture Company.	June 15.	May 15.	19,840	12,350	9,057	-	21,407	21,407	21,889	2,673	198
Florence Mercantile Company.	June 15.	May 28.	6,050	5,800	14,353	-	14,353	14,353	20,153	6,311	242
Franklin Paper Company.	June 18.	May 9.	60,000	35,000	44,358	-	120,000	79,358	161,313	61,623	600
Flax Leather Manufacturing Company.	June 22.	June 15.	100,000	35,000	20,000	-	50,000	50,000	53,000	7,000	1,000
Farr Alpaca Company.	July 1.	June 1.	113,450	None.	89,645	-	89,645	89,645	178,000	76,000	2,304
Foundry and Machine Company.	July 7.	June 29.	60,000	20,500	25,016	-	Unknown.	45,516	97,407	53,867	120
Fall River Workingmen's Coöperative Association.	Aug. 20.	Jan. 7.	16,020	27,614	7,243	-	7,243	27,614	45,480	45,480	1,602
F. A. Whitney Carriage Company.	Aug. 21.	July 21.	84,000	69,468	8,484	-	77,962	77,962	219,951	108,648	840
Fliskdale Mills.	Sept. 3.	May 19.	350,000	-	-	582,623	Unknown.	425,000	523,085	151,442	3,500
Fall River Iron Works Company.	Sept. 28.	Aug. 4.	960,000	853,829	910,008	-	1,763,837	1,763,837	1,763,837	155,860	960

* Money advanced by stockholders to pay debts.

† Not held.

RETURNS

NAME OF CORPORATION.	When Co- sale was	Date of Ar- rival in Co- sale	Am't of total stock paid in.	Amount in ed in Rec- tute.	Amount in ed in Per Estate.	Amount in ed in A Estate.	Price paid the same	Then Ratio Value.	Am't of 1 and of 1 due the poration	Exter'den against Corporal	No. of Shn
Foreign Sole Sewing Machine Company, .	1874, Oct. 2,	1874, Aug. 11,	\$500,000	None.	\$500,000	-	\$500,000	Nominal.	\$42,338	\$23,037	50,000
Felton Paper Company,	Oct. 17,	Feb. 14,	50,000	\$90,000	5,000	-	85,000	\$65,000	72,000	50,000	500
Franconia Iron and Steel Company, . .	Oct. 21,	July 11,	230,000	-	-	\$224,040	224,040	224,040	300,719	172,910	400

Gold Medal Sewing Machine Company, . . .	Feb. 18,	Jan. 28,	\$250,000	\$29,000	\$80,608	-	\$118,608	\$125,000	\$158,760	\$60,488	2,500
Greenfield Tool Company, . . .	Feb. 24,	Jan. 28,	71,600	36,287	60,289	-	-	96,576	103,650	29,872	716
Granite Mining Company of Colorado, . . .	Mar. 9,	1873. Mar. -,	16,100	14,000	1,500	-	16,500	2,500	2,500	2,311	151
Germania Mills, . . .	Mar. 10,	1874. Jan. 20,	500,000	347,278	159,053	-	506,331	506,330	643,268	143,268	5,000
Glendon Company, . . .	Apr. 1,	Mar. 11,	300,000	293,593	335,900	-	621,931	629,492	629,492	821,931	3,000
Globe Nail Company, . . .	Apr. 7,	Mar. 30,	350,000	100,000	410,045	-	410,046	395,206	538,663	154,929	3,500
Globe Publishing Company, . . .	Apr. 7,	Mar. 2,	100,000	None.	44,476	-	44,476	30,000	56,136	69,124	1,000
Grawoldville Manufacturing Company, . . .	Apr. 7,	Apr. 2,	125,000	50,000	75,000	-	175,000	125,000	254,497	158,038	1,250
Gilberton Coal Company, . . .	Apr. 13,	Apr. 6,	500,000	None.	500,000	-	500,000	150,000	163,756	8,040	5,000
Gilbert and Barker Manufacturing Co., . . .	Apr. 28,	Mar. 25,	28,000	None.	44,145	-	44,145	44,145	95,231	34,683	280
Grover and Baker Sewing Machine Co., . . .	Apr. 28,	Mar. 25,	150,000	275,000	470,851	-	-	470,851†	834,127	None.	1,500
Gosnold Mills, . . .	May 6,	Apr. 21,	100,000	50,000	30,000	-	80,000	80,000	129,140	119,448	1,000
Great Barrington Gas Light Company, . . .	May 6,	Apr. 18,	5,000	None.	4,000	-	4,000	4,000	6,289	1,111	50
Glendale Elastic Fabrics Company, . . .	May 13,	Feb. 26,	196,700	97,031	128,103	-	225,134	225,134	436,291	228,796	1,967
Gillespie Governor Company, . . .	May 20,	Apr. 15,	50,000	None.	None.	-	-	-	57,637	68,048	500
Glendale Woolen Company, . . .	May 29,	1873. May 20,	60,000	26,965	8,000	-	Unknown.	34,965	34,965	4,000	600
Gosnold Workmen's Coöperative Ass'n, . . .	June 27,	1874. May 26,	3,500	176	3,324	-	3,500	3,500	5,770	5,134	850
Gloucester Gas Light Company, . . .	July 27,	June 16,	62,300	20,000	20,000	-	80,000	40,000	42,000	62,300	1,246
Gaylord Manufacturing Company, . . .	Aug. 13,	June 15,	100,000	50,000	148,030	-	-	-	198,030	4,557	1,000
Greenfield Gas Light Company, . . .	Sept. 30,	July 23,	50,000	27,239	24,184	-	51,423	50,000	51,317	1,910	1,000

* Exclusive of \$250,000 Capital Stock.

† Other floating assets in United States and Europe of unascertained value.

	Mar. 26,	Feb. 11,	\$20,000	None.	Nominal.†	-	Nominal.†	Not valu'd.†	\$12,707	\$7,450	5,000
Harleigh Coal Company,	Mar. 26,	Feb. 11,	\$20,000	None.	\$40,000	-	\$115,000	\$40,000‡	50,000	1,000	5,000
Harbor Improvement Company,	Apr. 4,	Mar. 5,	500,000	None.	62,176	-	197,176	Unknown.	Unknown.	16,000	2,000
Haywardville Rubber Company,	May 2,	Feb. 23,	200,000	\$75,000	62,176	-	197,176	Unknown.	Unknown.	20,000	2,000
Haywardville Rubber Company (for 1873),	May 2,	1873. Feb. 24,	200,000	75,000	62,176	-	197,176	Unknown.	Unknown.	20,000	2,000
Hinkley Locomotive Works,	May 9,	1874. May 4,	600,000	500,000	623,837	-	623,837	603,537	1,108,537	992,685	1,200
Hilde and Leather Machine Company,	May 13,	Mar. 20,	80,000	None.	33,471	-	33,471	22,061	22,061	3,471	300
Holyoke and Northampton Boom and Lumber Company,	May 15,	May 14,	50,000	50,000	None.	-	50,000	50,000	50,000	None.	600
Henry Clay Coal Company,§	June 5,	Feb. -,*	60,000	None.	None.	-	-	Nothing.	3,500	1,500	600
Hamilton Manufacturing Company,	June 30,	June 4,	1,200,000	433,264	262,643	-	Unknown.	695,906	2,102,308	761,280	1,200
Haskins Machine Company,	July 8,	June 8,	70,700	None.	60,000	-	60,000	60,000	66,000	52,000	707
Haverhill Hat Company,	July 17,	May 13,	50,000	None.	11,349	-	-	11,349	82,177	31,573	500
Haverhill Gas Light Company,	July 21,	July 8,	75,000	40,000	35,000	-	65,000	75,000	75,000	15,500	1,500
Holyoke Paper Company,	July 21,	May 29,	300,000	471,319	160,762	-	160,762	160,762	727,397	109,284	600
Hopeville Manufacturing Company,	July 23,	July 16,	30,000	29,223	14,557	-	43,780	35,000	64,837	6,339	300
Hampden Mills,	July 25,	July 2,	400,000	414,671	82,915	-	497,586	497,586	721,991	535,027	400
HIGHLAND MILLS,	Aug. 17,	July 16,	70,000	20,840	67,365	-	91,205	91,205	158,112	88,076	700
Holyoke Water Power Company,	Aug. 31,	June 17,	350,000	-	-	\$364,406	364,406	-	420,970||	107,598	3,500
Holyoke Machine Company,	Oct. 23,	Oct. 21,	150,000	100,000	96,183	-	196,183	196,183	241,413	67,286	1,500
Hayden Foundry and Machine Company,	Oct. 26,	July 1,	25,000	6,000	5,000	-	25,000	25,000	25,000	30,000	250

* Not held.

§ Applying for a dissolution.

† Leased property.

‡ Besides a claim against B. H. & E. R. R. Co. for \$270,000.

|| Besides real estate.

Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certifi- cate was filed.	Date of Annual or Semi-An- nual meeting.	Am't of Cap- ital Stock then paid in.	Amount Invest- ed in Real Es- tate.	Amount Invest- ed in Personal Estate.	Amount Invest- ed in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Prop- erty owned, and of Debts due the Cor- poration.	Exist'g demands against the Corporation.	No. of Shares.
Hamilton Woolen Company, . . .	1874. Nov. 16,	1874. Oct. 15,	\$600,000	\$1,208,506	\$1,380,919	-	-	\$800,000	\$2,582,676	\$1,059,944	8,000
Howard Coöperative Company, . . .	Dec. 15,	Nov. 2,	2,000	-	2,000	-	\$2,000	-	4,511	2,056	11
Ipswich Woolen Mills, . . .	Feb. 12,	Jan. 20,	75,000	26,452	79,237	-	105,698	88,418	90,344	19,792	750
India Manufacturing Company, . . .	April 27,	Jan. 28,	200,000	93,438	172,848	-	266,285	266,285	262,285	84,978	2,000

Keth Paper Company,	.	.	.	.	.	June 8,	May 26,	\$236,000	\$338,601	\$71,806	-	\$410,407	\$250,000	\$390,061	\$209,133	2,350
Kinsley Iron and Machine Company,	.	.	.	.	.	July 22,	July 17,	300,000	89,630	126,552	-	217,202	217,202	650,328	432,928	2,000
Lawrence Woollen Company,	.	.	.	.	.	Jan. 14,	Jan. 1,	150,000	76,697	33,318	-	110,215	75,000	197,921	67,916	1,500
Lowell Manufacturing Company,	.	.	.	.	.	Jan. 24,	Jan. 7,	2,000,000	715,331	622,028†	-	Unknown.	1,337,379‡	2,865,110	786,358	2,000
Lawrence Gas Company,	.	.	.	.	.	Feb. 9,	Feb. 3,	400,000	-	-	\$412,914	412,914	400,000	445,100	5,079	4,000
Lawrence Flyer and Spindle Company,	.	.	.	.	.	Feb. 9,	Jan. 27,	50,000	25,000	16,054	-	Unknown.	19,000	37,239	3,503	500
Lenox Iron Works,	.	.	.	.	.	Feb. 10,	Jan. 12,	33,789	33,680	6,949	-	40,629	38,440	38,440	15,151	702
Loring and Blake Organ Company,	.	.	.	.	.	Feb. 10,	Jan. 6,	13,500	None.	13,657	-	13,657	13,657	30,998	16,080	135
Lawrence Lumber Company,	.	.	.	.	.	Feb. 12,	Jan. 20,	54,000	25,000	40,000	-	40,000	40,000	118,000	121,000	540
Lowell Oil Cup Company,	.	.	.	.	.	Feb. 13,	Feb. 2,	35,000	None.	82,465	-	32,465	10,000	10,230	184	350
Lenox Glass Company,	.	.	.	.	.	Feb. 18,	Jan. 21,	602,200	429,987	179,821	-	609,807	Unknown.§	698,306	497,336	6,022
Lamb Knitting Machine Manuf. Company,	.	.	.	.	.	Feb. 18,	Feb. 3,	200,000	41,000	90,000	-	131,000	131,000	188,419	47,951	2,000
Lyman Mills,	.	.	.	.	.	Mar. 7,	Feb. 4,	1,470,000	800,000	670,000	-	1,470,000	1,470,000	2,349,410	698,796	14,700
Leominster Gas Light Company,	.	.	.	.	.	Mar. 12,	Feb. 10,	30,000	12,000	35,951	-	47,951	47,951	50,570	20,361	300
Lanesville Granite Company,	.	.	.	.	.	Mar. 12,	Jan. 28,	50,000	26,000	24,000	-	50,000	65,106	81,829	16,723	500
Lagoon Pond Company, in Dukes County,	.	.	.	.	.	Mar. 14,	Feb. 10,	900	None.	900	-	900	1,200	1,200	None.	12
Lowell Hosiery Company,	.	.	.	.	.	Mar. 17,	Jan. 18,	175,000	50,000	246,203	-	296,203	234,653	236,408	117,847	1,750
Lynn Mechanics Building Association,	.	.	.	.	.	May 9,	May 6,	20,100	24,000	4,780	-	32,500	24,000	28,780	16,687	403
Lynn Gas Light Company,	.	.	.	.	.	May 20,	Apr. 20,	300,000	187,873	165,548	-	353,421	300,407	310,700	32,000	3,000
Lamson and Goodnow Manuf. Company,	.	.	.	.	.	June 11,	Feb. 3,	300,000	100,900	411,785	-	512,685	562,685||	512,685	218,160	600

* And much more.
† Machinery only, other "personal" not given.
‡ Real Estate and Machinery only.
§ Including certain patents and claims for royalty.
||

Massachusetts Brick Company, . . .	Feb. 2,	Jan. 22,	\$400,000	\$150,000	\$220,000	-	\$400,000	\$208,000	\$194,576	\$310,069	4,000
Miller's Falls Company, . . .	Feb. 2,	Jan. 8,	185,000	61,626	124,249	-	177,652	185,874	238,800	216,352	1,850
Minot Manufacturing Company, . . .	Feb. 8,	Jan. 24,	80,000	25,000	50,000	-	80,000	80,000	93,000	17,000	80
Manchester Granite Company, . . .	Feb. 4,	Jan. 13,*	100,000	84,000	16,000	-	100,000	100,000	105,000	8,741	1,000
Marland Manufacturing Company, . . .	Feb. 11,	Jan. 15,	100,000	40,000	60,000	-	125,000	125,000	222,490	88,769	100
Monadnock Steam Mill Company, . . .	Feb. 11,	Jan. 12,	7,000	9,500	None.	-	9,500	9,500	9,500	2,500	70
Maloy Pressure Gauge Company, . . .	Feb. 11,	Jan. 20,	50,000†	None.	425	-	3,063	425	425	1,433	500
Massachusetts Arms Company, . . .	Feb. 14,	Jan. 28,	None.†	None.	-	-	Unknown.	8,500	8,500	None.	700
Massasoit Paper Manufacturing Company, . . .	Feb. 16,	Jan. 21,	300,000	277,960	108,466	-	386,426	386,426‡	451,272	64,846	3,000
Mount Hope Planing and Moulding Co., . . .	Feb. 17,	Feb. 3,	8,000	-	8,000	-	12,000	9,000	10,975	3,137	80
Morgan Envelope Company, . . .	Feb. 24,	Jan. 26,	97,000	-	97,000	-	97,000	110,708	288,917	152,486	970
Miller's River Manufacturing Company, . . .	Feb. 24,	Jan. 21,	30,000	15,000	28,577	-	Unknown.	43,577	55,217	60,126	300
Merrick Thread Company, . . .	Feb. 28,	Jan. 28,	350,000	183,737	220,741	-	404,478	275,000	253,540	222,649	3,500
Massachusetts Frear Artificial Stone Co., . . .	Mar. 3,	Feb. 3,	139,700	70,000	1,200||	-	71,200	86,200	87,809 ^a	39,525	1,397
Mechanics' Mills, . . .	Mar. 5,	Feb. 5,	750,000	407,185	750,403	-	1,249,455	1,157,588	1,157,588	93,183	7,500
Magee Furnace Company, . . .	Mar. 14,	Jan. 20,	200,000	42,000	7,500	-	49,500	49,500	881,300	266,300	2,000
Methuen Company, . . .	Mar. 14,	Jan. 19,	90,000	300,000	210,000	-	515,000	515,000	850,000	675,000	180
Mount Laffee Coal Company, . . .	Mar. 17,	Feb. 26,	200,000	None.	198,570	-	198,570	30,050	81,265	75,912	20,000
Massachusetts Portable Railroad Co., . . .	Mar. 18,	Jan. 14,*	100,000	None.	11,865	-	11,865	11,865	12,506	18,314	1,000
Merchants' Manufacturing Company, . . .	Mar. 20,	Jan. 28,	800,000	450,000	881,000	-	1,331,000	1,331,000	1,662,000	349,000	8,000
Mount Washington Glass Works, . . .	Mar. 23,	Feb. 3,	150,000	56,496	130,000	-	190,500	190,500	278,000	230,000	1,500

* Not held.
† Former capital \$70,000, refunded to shareholders.
‡ Or less by, perhaps, \$24,789.45.
^a And territory under patent rights, value unknown.

Abstract of CERTIFICATE OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certifi- cate was filed.	Date of Annual or Genl. An- nual meeting.	Am't of Capi- tal Stock then paid in.	Amount Invest- ed in Real Es- tate.	Amount Invest- ed in Personal Estate.	Amount Invest- ed in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Prop- erty owned by, and of Debits due the Cor- poration.	Excess demands against the Corporation.	No. of Shares.
Munroe Paper Company,	1874. Mar. 23,	1874. Jan. 17,	\$120,000	\$194,896	\$50,000	-	\$253,896	\$203,000	\$203,896	\$84,000	1,200
Mechanics' Foundry and Machine Co., .	Apr. 27,	Feb. 9,	52,575	36,375	22,428	-	68,802	60,000	50,580	16,217	996
							137,009	124,279	186,186	122,036	600
							121,300	121,300	130,700	44,700	1,700
							505,510	400,118	400,118	255,507	2,500
							163,000	125,000	208,000	95,400	500
							200,000	60,000	60,000	6,000	5,000
							141,900	147,900	165,080	21,661	1,479
							45,000	45,000	45,000	9,738	268
							500,000	380,000	380,000	2,700	8,800
							127,100	127,100	362,000	228,000	1,271
							52,023	60,000	50,400	400	600
							268,903	268,903	307,450	64,000	3,000

	July 7,	June 17,	\$2,000,000	\$1,500,000	\$500,000	Unknown.	\$3,012,500	\$3,012,500	\$502,475	2,000
Merrimack Manufacturing Company,	July 15,	July 15,	60,000	57,020	14,301	\$57,020	72,230	72,913	24,000	500
Manufacturers' Corporate Association,	July 27,	July 15,	75,000	23,500	90,320	116,820	116,820	168,020	90,571	1,500
Merrimac Hat Company,	July 27,	July 15,	250,000	-	-	262,206	262,206	356,921	132,173	2,500
Masonomet Mills,	July 27,	July 9,	47,500	143,466	18,803	162,269	121,702	162,269	101,000	475
Manufacturers' Gas Company,	July 27,	June 20,	40,000	8,000	3,500	Unknown.	11,500	11,662	679	400
Marblehead Gas Light Company,	July 31,	July 22,	20,000	None.	None.	-	-	-	1,250	2,000
Massachusetts Compressed and Finished Stave Company,	Aug. 7,	June 25,	700,000	500,000	200,000	700,000	550,000	1,650,961	881,592	7,000
Merchants' Woollen Company,	Aug. 14,	July 28,	500,000	185,156	98,689	465,474	175,000	16,075	159,028	5,000
Merrimack Mills,	Aug. 27,	July 21,	800,000	200,000	692,893	Unknown.	692,893	1,203,315	297,021	8,000
Mason Machine Works,	Oct. 5,	Sept. 3,	25,000	20,000	2,500	22,500	22,500	23,000	100	250
Marshpee Manufacturing Company,	Oct. 14,	Oct. 7,	100,000	None.	100,000	100,000	-	8,110	15,143	1,000
Manufacturers' Gas Light Company of New England,	Oct. 28,	Oct. 19,	71,600	9,800	17,000	30,000	27,000	26,800	11,000	716
Milford Gas Light Company,	Dec. 18,	Oct. 27,	100,000	12,492	87,508	100,000	100,000	176,000	8,400	1,000
Mount Hope Iron Company,	Dec. 24,	Sept. 7,†	50,000	11,000	8,500	-	19,500	50,000	-	500
Marlborough Gas Light Company,	Jan. 12,	1873. Dec. 1,	45,200	11,350	5,000	10,000	6,000	15,000	6,500	452
North Attleborough Gas Light Company,	Jan. 14,	Dec. 3,	1,000	None.	100	100	100	100	None.	100
Nine Mile Pond Fishing Company,	Jan. 16,	Dec. 16,	300,000	150,000	546,502	696,502†	696,502†	696,502	313,485	3,000
Nashawannuck Manufacturing Company,	Jan. 19,	Dec. 16,	150,000	55,181	16,174	71,355	71,355	282,297	68,663	1,500
National Button Company,	Jan. 21,	Oct. 7,	200,000	None.	200,000	200,000	200,000	200,000	None.	2,000
New England Horse-Shoe Co. (for 1873),										

* Real Estate.

† Not held.

† And more.

New Bedford Ice Company, . . .	Mar. 18, 1872, Feb. 12, 1873, Jan. 30,	\$20,000	\$31,100	\$4,360	-	\$26,461	\$26,461	\$27,046	\$8,606	300
New England Iron Company, . . .	Mar. 14, 1874, Jan. 28,	||	-	-	-	-	-	-	-	-
New England Slate and Tile Company, . .	Mar. 20, Jan. 28,	150,000	148,740	1,280	-	150,000	2,000	20,566	76	6,000
New England Boot and Shoe Heel Co., . .	Mar. 30, Jan. 8,	250,000	None.	250,000	-	250,000	Doubtful	250,000	None.	2,500
Northampton Indelible Pencil Company, .	Mar. 30, Feb. 9, a	20,000	6,000	1,240	-	1,240	1,240	7,240	720	200
New Bedford, Vineyard and Nantucket Steamboat Company, . . .	Mar. 31, Mar. 25,	70,000	None.	176,006	-	176,006	137,747	144,008	24,360	700
New Bedford and New York Steamship Company,	Apr. 13, Mar. 16,	247,064	-	309,842	-	309,842	287,550	272,401	73,959	2,827
New England Gas Condenser Company, . .	Apr. 13, Mar. 10,	50,000	-	50,000	-	50,000	50,000	20,579	17,023	500
Norton Steam Power Company, . . .	Apr. 15, Feb. 24,	30,000	-	-	-	38,000	15,500	15,500	8,000	300
Neponset Hotel Company,	Apr. 25, Mar. 2,	11,300	19,868	5,557	-	28,415	25,000	25,480	15,231	113
New Bedford Flour Company,	Apr. 27, Apr. 14,	150,000	None.	76,096	-	76,096	76,096	233,891	123,398	1,500
Nantucket and Cape Cod Steamboat Co.,	Apr. 27, Feb. 17,	46,400	None.	15,746	-	46,400	37,120	52,866	None.	464
New Bedford Cordage Company,	May 18, Mar. 2,	75,000	25,000	50,000	-	150,000	112,500	535,456	149,580	750
North Adams Gas Light Company, . . .	May 18, Apr. 6,	50,000	87,771	3,824	-	91,596	75,000	85,382	27,262	500
New England Glass Company,	May 22, Mar. 7,	500,000	100,000	380,000	-	-	480,000	640,000	None.	1,000
New York and Boston Despatch Express Company,	May 29, May 4,	100,000	None.	100,000	-	100,000	100,000	100,000	2,737	1,000
New York Watch Company,	June 22, May 6,	145,600	44,724	326,442	-	Unknown.	326,442	371,166	287,116	1,456
New Braintree Cheese Manufacturing Co.,	June 30, Feb. 23,	3,700	4,000	2,000	-	10,000	6,000	6,242	7,100	39

* Of which \$11,286 is a dividend.
 § Exclusive of patents.

† As shown by the books, but below real value.

|| Suspended September, 1873, and gone into liquidation.

† Of which \$62,523 is in patents.

a Not held.

Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

	Dec. 16,	July 28,	\$40,000	-	\$20,402	-	-	\$20,402	\$20,402	\$20,402	400
Nabuaasset Manufacturing Company,	Dec. 20,	Dec. 10,	60,000	None.	20,000	-	-	20,000	20,000	4,027	600
Nabuaasset Steamboat Express Company,	Dec. 20,	Dec. 10,	60,000	None.	20,000	-	-	20,000	20,000	4,027	600
O'Neil Mining and Smelting Company,	Jan. 5,	Dec. 3,	10,000	\$7,600	2,400	-	\$30,000	10,000	10,000	125	100
Ocean Mills (for 1875),	Jan. 14,	Dec. 17,	800,000	100,000	200,000	-	848,331	848,331	508,276	212,538	3,000
Other River Company,	Feb. 17,	1874,	20,000	15,000	25,168	-	41,168	41,168	44,772	20,449	200
Old Colony Bating Company,	Feb. 24,	Feb. 2,	40,000	17,169	18,527	-	35,685	35,685	63,280	80,010	400
Old and New, Proprietors of the,	Feb. 28,	Jan. 27,	30,000	None.	30,000	-	30,000	10,000	5,858	11,024	300
Otis Company,	Mar. 13,	Feb. 10,	800,000	738,624	133,462	-	Unknown.	871,288	1,048,042	54,798	800
Osborn Mills,	June 23,	Apr. 29,	500,000	380,568	458,734	-	839,302	839,302	913,905	885,339	5,000
Old Colony Iron Company,	July 8,	May 27,	200,000	110,000	445,271	-	Unknown.	Unknown.	724,536	314,611	200
Owen Paper Company,	July 21,	June 1,	60,000	60,000	150,000	-	150,000	150,000	210,000	55,000	60
Oriental Coal Oil Company,	Sept. 3,	July 28,	30,000	40,463	103,853	-	Unknown.	95,885	136,347	32,174	300
Ocean Mills,	Dec. 9,	Dec. 4,	300,000	100,000	340,109	-	-	440,109	512,900	244,552	3,000
Oleomargarine Co. of Massachusetts,	Dec. 29,	Oct. 14,	65,971	None.	65,971	-	65,971	65,000	70,561	12,401	500
Odd Fellows' Hall Ass'n of Needham,	Dec. 31,	July 1,	7,950	4,000	2,160	-	-	6,150	Unknown.	Unknown.	100
Parsons Paper Company,	Jan. 22,	Jan. 20,	60,000	245,650	354,789	-	602,440	539,854	539,854	15,854	60
Plymouth Gas Light Company,	Jan. 30,	Oct. 11,	40,000	3,600	Unknown.	-	Unknown.	12,000	12,550	5,573	400
Phoenix Hall Association,	Feb. 2,	Jan. 15,	10,000	10,000	Nothing.	-	10,000	10,000	10,426	None.	100
Pacific Manufacturing Company,	Feb. 4,	Jan. 10,	8,470	6,500	1,970	-	8,470	6,000	795	None.	28

* In process of liquidation.

	July 1,	June 29,	\$30,000	\$15,000	\$5,000	-	\$25,000	\$20,000	\$27,608	80
Phœnix Manufacturing Corporation,	July 1,	June 29,	200,000	100,000	100,000	-	Unknown.	200,000	887,897	500
Parker Mills,	July 8,	June 22,	600,000	400,000	814,924	-	1,814,924	1,214,924	792,552	5,000
Potomack Mills Corporation,	July 9,	June 25,	50,000	20,000	10,000	-	30,000	30,000	68,735	500
Pittsford Marble Quarry Company,	Aug. 15,	Feb. 12,	50,000	20,000	10,000	-	30,000	30,000	68,735	500
Pittsford Marble Quarry Co. (for 1873),	Aug. 15,	Feb. 20,	50,000	20,000	10,000	-	30,000	30,000	68,735	500
Pemberton Company,	Aug. 25,	July 28,	450,000	-	-	-	Unknown.	1,074,594	121,895	4,500
Pacific Guano Company,	Sept. 3,	Aug. 19,	1,000,000	192,158	119,192	-	119,192	119,192	276,768	10,000
Pacific Guano Company (for 1873),	Sept. 3,	Aug. 20,	1,000,000	178,076	115,790	-	115,790	115,790	511,500	10,000
Pine Dale Woollen Company,	Sept. 11,	Apr. 1,	30,000	None.	None.	-	-	-	Nothing.	300
Pacific Mills,	Sept. 16,	July 8,	2,500,000	625,000	5,454,551	-	Unknown.	5,454,551	2,603,417	2,500
Putnam Machine Company,	Sept. 24,	July 10,	180,000	165,009	188,815	-	188,815	138,815	461,666	320
Page Paper Company,	Dec. 11,	Nov. -,	40,000	25,000	31,500	-	56,500	56,000	67,300	400
Roxbury Gas Light Company,	Feb. 19,	Feb. 2,	600,000	-	-	-	682,858	682,858	784,231	6,000
Robinson Iron Company,	Feb. 24,	Feb. 5,	100,000	81,600	88,528	-	81,600†	88,528	25,689	1,000
Riveride Paper Company,	Mar. 3,	Jan. 29,	150,000	204,834	83,687	-	290,521	251,287	59,401	1,500
Rockport Granite Co. of Massachusetts,	Mar. 5,	Jan. 25,	200,000	75,000	103,400	-	Can't state	178,400	222,729	2,000
Rice and Griffin Manufacturing Company,	Mar. 5,	Feb. 7,	37,600	3,508	18,000	-	21,517	21,517	58,689	376
Richard Borden Manufacturing Company,	Mar. 5,	Feb. 10,	800,000	642,788	692,428	-	1,335,216	1,335,216	485,487	8,000
Revere House, Proprietors of the,	Mar. 11,	Mar. 10,	150,000	227,500	11,500	-	229,000	353,000	35,000	6,400

† Real estate and machinery.

† Capital deducted.

* And more.

RETURNS OF CORPORA

Price paid for the same.	Then Estimated Value.	Am't of Prop- erty owned by and of Debit due the Cor- poration.	Extr'd demands against the Corporation.	No. of Shares.
\$38,000	\$25,000	\$248,380	\$122,691	5,000
known.	16,823	230,277	115,327	1,000
known.	215,643	215,643	51,571	4,032
25,547	21,000	21,436	24,032	400
365,500	355,500	420,500	52,500	300
49,200	49,200	60,400	25,125	500
52,338	52,338	90,949	24,225	750
known.	22,000	35,300	9,600	24
20,000	20,000	20,000		
221,400	200,000	314,555		
20,000	18,000	18,100		
15,200	200,000	200,000		
169	135,210	277,480		
24,000	24,000	2,643		

Roxbury Carpet Company,	July 27, 1873.	July 12,	\$43,400	\$71,455	\$47,080	-	\$119,080	\$202,300	\$128,984	\$50,000	434
Rice, Barton and Fawcett Machine and Iron Company,	Aug. 12,	Aug. 2,	150,000	84,000	64,000	-	150,000	150,000	1,262,000	98,000	1,600
Roby Manufacturing Company,	Aug. 12,	July 27,	80,000	18,846	23,109	-	81,655	80,245	67,352	57,680	800
Reed Manufacturing Company,	Sept. 28,	June 11,	200,000	194,000	226,000	-	Unknown.	Unknown.	928,000	536,000	2,000
Star Mills,	Jan. 9,	Jan. 6,	180,000	84,847	61,269	-	144,905	144,905	174,845	182,106	1,800
Swain Turbine Company,	Jan. 19,	1874.	50,000	None.	104,844	-	104,844	104,844	221,488	151,128	500
Stoneham Coöperative Shoe Company,	Jan. 28,	Jan. 2,	10,000	None.	1,177	-	1,177	957	20,259	9,401	40
Sandwich Workmen's Coöperative Association,	Jan. 29,	Jan. 3,	1,800	None.	3,476	-	3,476	3,476	3,476	1,007	176
Shoemakers Coöperative Company,	Jan. 29,	Jan. 6,	3,089	None.	3,265	-	3,265	3,265	8,312	1,259	150
Suffolk Glass Company,	Jan. 30,	Jan. 13,	76,000	44,448	45,976	-	91,424	70,000	91,424	57,759	750
Smith Paper Company,	Feb. 2,	Jan. 21,	250,000	150,000	200,000	-	Unknown.	350,000	550,000	240,000	2,500
Somerset Coöperative Foundry Company,	Feb. 9,	Jan. 12,	30,000	3,314	17,045	-	27,000	28,000	77,000	18,800	300
South Abington Workmen's Coöperative Grocery and Provision Association,	Feb. 11,	Jan. 21,	1,775	-	1,775	-	1,775	1,775	8,722	8,194	355
Shove Mills,	Feb. 16,	Feb. 10,	181,623	159,577	82,647	-	82,647	82,647	192,550	10,928	5,500
Somerset Potters Works,	Feb. 20,	Jan. 20,	21,800	18,000	8,000	-	21,000	21,000	36,000	10,000	218
Smith American Organ Company,	Feb. 25,	Jan. 14,	300,000	37,701	262,239	-	300,000	300,000	384,910	90,074	3,000
Stafford Mills,	Feb. 26,	Jan. 27,	550,000	570,002	177,066	-	747,068	747,068	807,994	209,443	5,500
Stearnsville Woolen Company,	Feb. 26,	1873.	100,000†	75,962	38,374	-	117,336	45,000	137,691†	152,121†	1,000

† None now, February 22, 1874; property transferred to D. & H. Stearns.

* Not held.

Company, . . .	May 29,	May 31,	8,500	8,500	None.	-	Nothing.	Unknown.	Doubtful.	None.	8,500
Ills, . . .	June 1,	May 12, 1874,	176,000	120,000	65,000	-	250,000	140,000	186,983	64,433	350
pany, . . .	June 2,	May 4,	100,000	None.	100,000	-	100,000	30,000	72,000	26,731	1,000
Baw and Machine Co.,	June 21,	June 3,	20,000	11,500	8,147	-	19,647	19,647	28,007	5,437	200
r Manufacturing Co.,	June 29,	May 21,	67,400	None.	30,764	-	46,886	30,734	36,398	1,264	674
d Shoe Company, . .	June 29,	June 8,	35,000	12,500	14,707	-	16,700	14,707	97,649	58,337	340
pany, . . .	July 8,	June 23,	200,000	101,000	30,000	-	131,000	131,000	272,000	172,999	1,000
South Sudbury Manufacturing Company,	July 11,	June 6,	60,000	5,948	29,796	-	36,743	36,743	101,292	30,413	600
Springfield Cigar Maker's Coöperative Association, . . .	July 13,	June 17,	8,500	None.	None.	-	Nothing.	Nothing.	5,214	4,940	7
Salisbury Beech Plank Road Company, .	July 17,	June 27,	10,000	125	10,000	-	10,125	5,000	5,000	506	400
Saxonville Mills, . . .	July 27,	July ~	35,000	142,907	66,371	-	228,178	264,840	1,122,101	106,000	656
Salem and New York Express Steamship Corporation, . . .	July 27,	May 13,	26,000	None.	26,000	-	26,000	Unknown.	1,500	9,100	250
Samoset Cotton Mills, . . .	Aug. 7,	May 2,	74,000	14,000	70,000	-	Unknown.	74,000	75,000	1,000	740
Salem Laboratory Company, . . .	Aug. 12,	July 29,	150,000	112,500	46,700	-	159,200	90,000	114,000	23,600	1,500
South Boston Iron Company, . . .	Aug. 17,	July 20,	100,000	988,750	471,999	-	Uncertain.	471,999	1,410,000	666,416	1,000
Springfield Gas Light Company, . . .	Sept. 3,	July 27,	400,000	144,503	372,871	-	417,734	417,734	456,061	21,325	14,000

* Not held.

† Return of 1872.

‡ On a portion of the stock, only fifty per cent. paid in.

UMENT—No. 10.

Taunton Iron Works Company.	July 8.	June 24,	67,600	-	-	\$20,000	Unknown.	60,000	155,601	61,929	136
Taunton Oil Cloth Company.	July 9.	June 16,	25,000	10,000	3,000	-	Unknown.	13,000	45,888	16,379	260
Taunton Copper Manufacturing Company.	July 22.	June 30,	900,000	316,361	479,364	-	996,714	996,714	1,254,028	233,510	900
Taunton Gas Light Company.	July 21.	July 20,	80,000	60,000	8,312	-	68,312	68,312	124,265	785	1,000
Tremont and Suffolk Mills.	Aug. 3.	Mar. 31,	1,200,000	797,325	751,374	-	Unknown.	1,380,000	2,423,662	900,115	12,000
Turner's Felle Company.	Oct. 21.	June 17,	300,000	300,000	None.	-	300,000	250,000	391,000	84,093	3,000
Tremont Nail Company.	Oct. 26.	July 21,	100,000	-	-	160,471	Unknown.	160,471	250,533	90,092	1,000
Tremont Nail Company (for 1873).	Oct. 26.	July 15,	100,000	-	-	174,753	Unknown.	174,753	235,132	64,400	1,000

NAME OF CORPORATION.	When Certif- cate was filed.	Date of Annual or Semi-An- nual meeting.	Amt of Cap- ital Stock then paid in.	Amount Invest- ed in Real Es- tate.	Amt of Prop- erty owned by, and of Debit due the Cor- poration.	Liabilities against the Corporation.	No. of Shares.
Union Grocery Coöperative Association of Weymouth,	1874, Mar. 2,	1874, Jan. 12,	\$1,000	-	\$4,745	\$3,405	100
Union Glass Company,	Mar. 13,	Feb. 11,	100,000	\$50,000	223,430	575	1,500
Union Machine Company,	Mar. 17,	Jan. 21,	65,000	None	30,916	65,303	650

The following Abstracts of certain Certificates filed in *December, 1874*, are made in the form prescribed by the Commissioner of Corporations, under the provisions of Section 1 of Chapter 349 of the Acts of 1874, and in amendment of Section 33 of Chapter 224 of the Acts of 1870. They are included, however, in the foregoing abstracts and aggregates of 1874, and are here given in order fully to comply with Section 62, Chapter 224 of 1870. Hereafter the abstracts of the annual returns will appear in the following form:—

Abstract of CERTIFICATES OF CONDITION OF Corporations, Required by Chapter 224 of 1870, Section 33, as Amended by Section 1 of Chapter 349 of 1874.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

4

RETURNS

No. of Share.	
500	
2,000	

PUBLIC DOCUMENT—No. 10.

-	-	19,364	5,840	11,164	-	2,260	-	19,364	584
-	-	118,698	72,318	80,048	-	-	-	162,859	728 $\frac{4}{5}$
-	6,271	2,293,010	1,650,000	1,297,530	\$109,963	125,527	-	2,293,010	14,500
276,252	\$30,298	\$7,708,864	\$4,744,656	\$2,915,405	\$571,987	\$579,301	\$205,627	\$8,023,351	-

* Omitted in return.

GENERAL §

Capital Stock of 79 corporations
 11 of chapter 224 of 1874
 1874,
 12 corporations, organized
 chapter, to whom has been
 corporation, under Acts in ac-
 without a specified capital
 Capital Stock of 5 corporations
 12 of the same chapter, for
 Capital Stock of 1 company,
 the General Statutes, and
 Total,

Capital Stock of 8 railroad
 section 10 of chapter 53 of 1871

Amount of capital of 63 corporations
 under section 32 of chapter 53 of 1871
 Amount of capital of 1 corporation
 61 General Statutes, certified
 Amount of capital of 9 Railroads
 paid in, wholly or in part,
 1871, and chapter 53 of 1871
 Total,

Capital invested in real estate
 corporations,
 Capital invested in personal
 corporations,
 Capital invested in mixed
 personal, the amount of estate
 16 corporations,
 In cash on hand, 22 corporations
 One company, organized under
 General Statutes, not requiring
 how capital is invested,
 9 Railroad Companies not requiring
 how capital is invested,
 Total,

corporations, organized in 1874, no certificates of
 ment and investment of capital have been filed,
 of whose chartered capital was \$1,658,100 00
 tions, under provisions of chapter 875 of 1874,
 ired to have capital.

f capital of 24 existing Joint Stock Corporations, \$1,214,600 00
 ereof paid in, 1,214,600 00

f capital of 2 existing Railroad Corporations
 ed to increase, under chapter 58 of 1872, . . . \$265,000 00

of capital of 12 existing Joint Stock Corpora-
 amount of decrease, \$1,157,800 00
 f present capital stock, 1,599,200 00

on of organization of 2 corporations, certified to,
 ction 66 of chapter 224 of 1870. Capital, . . . \$800,000 00

on of proceedings of 1 corporation, certified to,
 ction 2 of chapter 349 of 1874. Capital, . . . \$150,000 00

CERTIFICATES OF CONDITION, OR ANNUAL RETURNS FOR 1874.

of 694 corporations certified under section 33,
 224 of 1870 (711 certificates filed, 17 of which
 former years).

Capital Stock paid in, 692 corporations cer-
 \$138,584,603 00
 vested in real estate, 644 corporations certify-
 72,272,688 00
 vested in personal estate, 652 corporations
 g, 93,453,074 00
 vested in mixed estate, real and personal, the
 of each not stated, 25 corporations certifying, 8,660,831 00
 for the same,* 553 corporations certifying, . 108,434,410 00
 nated value thereof,† 639 corporations certify-
 149,166,192 00
 f property owned by, and of debts due the
 tions, 684 corporations certifying, . . . 222,421,690 00
 f existing demands against the same, 687 cor-
 s certifying, 81,291,481 00

en additional certificates of condition have been filed by severa
 ve corporations, 2 of which were for the year 1870, 1 for the
 1 for the year 1872, and 13 for the year 1873, the aggregates o
 deducted from the totals of 1874, and added to those of forme
 ectively. (See Table II.)

141 corporations make no return; 6 return only the cost of real property, and 5
 personal property.

, 44 corporations make no return; 3 return only the value of real estate, and 1
 personal property.

TABLE I.—*Aggregates under the Corporation Laws, of the several classes of Corporations whose Certificates of Organization have been filed in the Secretary's Department.*

JOINT STOCK COMPANIES, UNDER FORMER LAWS.

YEARS.	No. of Corporations Or- ganized.	Amount of Capital.	No. of Corporations.	Capital Paid In.	INCREASE ON CAPITAL.			REDUCTION OF CAPITAL.		
					No. of Corpora- tions.	Amount of In- crease.	Amount Paid In.	No. of Corpora- tions.	Amount of De- crease.	Amount of Free- ent Capital Block.
1851 to 1873,	970	\$143,653,738	970	\$126,162,726	100	\$8,049,742	\$7,556,480	20	\$3,942,800	-

1874,	.	.	.	.	.	.	.	79†	6,370,260	63	7,160,260	24	2,214,000	1,214,000	12	1,157,800	1,503,200
	.	.	.	.	.	.	.	Av'ge	57,979	Av'ge	113,635	-	-	-	-	-	-
Totals,	.	.	.	.	.	.	.	374	\$37,053,210	294	\$32,919,814	130	\$11,774,740	\$11,768,740	42	\$6,537,950	\$4,023,150
	.	.	.	.	.	.	.	Av'ge	99,073	Av'ge	111,972	-	-	-	-	-	-

INSURANCE CORPORATIONS, UNDER ACT, CHAPTER 375 OF 1872.

1873 and 1874,	.	.	.	.	.	.	.	18	\$4,450,000	15	\$4,450,000	4	\$400,000	\$400,000	-	-	-
	.	.	.	.	.	.	.	-	-	Av'ge	298,667	-	-	-	-	-	-
1874,	.	.	.	.	.	.	.	None.	-	-	-	None.	-	-	None.	-	-

RAILROAD COMPANIES, UNDER ACT, CHAPTER 53 OF 1872.

1873,	.	.	.	.	.	.	.	3	\$300,000	3	\$30,000	1	\$50,000	\$50,000	-	-	-
	.	.	.	.	.	.	.	Av'ge	100,000	Av'ge	10,000	-	-	-	-	-	-
1874,	.	.	.	.	.	.	.	3	\$300,000	3	\$30,000	3	255,000	Not stated.	-	-	-
	.	.	.	.	.	.	.	Av'ge	120,000	Av'ge	12,000	-	-	-	-	-	-
Totals,	.	.	.	.	.	.	.	6	\$600,000	6	\$60,000	3	\$325,000	-	-	-	-
	.	.	.	.	.	.	.	Av'ge	\$110,000	Av'ge	\$11,000	-	-	-	-	-	-

† Twelve additional without Capital. May hold real and personal estate not exceeding \$500,000.

TABLE 11.—Annual Returns; Aggregates under the General Law, Comp. 222 of 1910, Sec. 50, Certificates of Deposit. O

**CORPORATIONS WHICH HAVE NOT FILED A CERTIFICATE OF
PAYMENT AND INVESTMENT OF CAPITAL.**

Following corporations, organized under the existing
Ch. 224 of 1870), during the five years, 1870-1874,
yet filed the certificate required by Section 32 of

The section is as follows:—"No corporation shall
the transaction of the business for which it was
or chartered, until the whole amount of the capital
been paid in in cash, and a certificate of that fact,
the manner in which the same has, at the time of
the certificate, been invested, or voted by the corpora-
invested, signed and sworn to by the president,
and a majority at least of the directors, has been
the office of the secretary of the Commonwealth."

NAME OF CORPORATION.	Date of Incorporation.	Amount of Capital.
Carpet Cleaning Company, . . .	Nov. 8, 1870,	\$130,000
and Paving Company, . . .	Sept. 15, "	150,000
berry Company, . . .	Dec. 5, "	20,000
Manufacturing Company, . . .	Dec. 1, "	60,000
Corporations in 1870.		
Company, . . .	Oct. 9, 1871,	20,000
, . . .	Nov. 11, "	500,000
ills, . . .	Nov. 27, "	500,000
ey Carriage Company, . . .	July 27, "	84,000
er Company, . . .	July 6, "	50,000
orkingmen's Co-operative Asso- . . .	May 11, "	3,500
ing Company of Colorado, . . .	Jan. 13, "	20,000
operative Home Company, . . .	Mar. 29, "	20,000
ers' Corporate Association, . . .	Jan. 10, "	50,000

PUBLIC DOCUMENT—No. 10.

NAME OF CORPORATION.	Date of Incorporation.	Amount Capital
Wheel Company,	Dec. 10, 1873,	\$80,
ver Mills,	July 8, "	12,
tel Company,	Nov. 20, "	40,
port Dairy Company,	Feb. 13, "	200,
urniture Company,	June 23, "	20,
merican Powder Company,	Sept. 8, "	100,
Rubber Company,	Mar. 19, "	50,
ublishing Company,	May 29, "	100,
n Paper Company,	June 11, "	200,
raw Company,	Dec. 30, "	14,
Surf Side Company,	July 24, "	200,
aper Company,	June 30, "	25,
Hotel Company,	Apr. 26, "	12,
and Transfer Graining Company,	Nov. 14, "	100,
ws' Hall Association of Needham,	July 7, "	10,
rine Company of Massachusetts,	Dec. 15, "	100,
le and Wheel Company,	Apr. 2, "	20,
ds' Machine Company,	Oct. 25, "	5,
ator Works,	Jan. 22, "	125,
achine Company,	July 7, "	33,
x Company,	Jan. 29, "	12,
Manufacturing Company,	Mar. 7, "	15,
Corporations in 1873.		
ber Mills,	July 3, 1874,	100
Gas Lighting Company,	Dec. 21, "	100
Sugar Refinery, ^a	Nov. 30, "	25

^a Filed January, 1875.

NAME OF CORPORATION.	Date of Incorporation.	Amount of Capital.
Askie Manufacturing Company,	Dec. 1, 1874,	\$9
Barnard Manufacturing Company, . . .	June 30, "	40
Boston Needle Company,	Oct. 21, "	5
C. F. Simonds Hotel Company,	Apr. 30, "	2
Chapman Valve Manufacturing Company, .	July 20, "	6
Childs' Elastic Heel and Shank Company, .	Nov. 23, "	3
Citizens' Gas Light Company of Boston, .	Oct. 19, "	
Cohannet Mills,	July 8, "	10
Dedham Boat Club,		
Eagle Rubber Company,		
East Liverpool Manufacturing Compa		
Fall River Coöperative Building Assoc		
Hadley Falls Paper Company,		
Howard Safety Boiler Manufacturing		
Labor Journal Coöperative Publishing		
Lainesole Manufacturing Company,		
Land and Coal Company of Golden,		
Massachusetts Screw Company, . . .		
Merrimack Navigation and Express C		
Riverside Flock Company,		
Riverside Manufacturing Company,		
Sheffield Manufacturing Company,		
Smith Woolen Company,		
Southfield Whip Company, ^a		
Suffolk Milling Company,		
Ward Fertilizer Company,		
Worcester Organ Company,		

30 Corporations in 1874.

**TABLE IN THE SECRETARY'S DEPARTMENT UNDER
INCORPORATION ACT OF 1870, CHAPTER 224, AND
AMENDMENTS THERETO, AND OTHER ACTS FOR THE FOR-
OF CORPORATIONS.**

and recording the CERTIFICATE OF ORGANIZATION, including
ent of Association, together with the issuing of the Secretary's
E OF INCORPORATION having "the force and effect of a
ter," under Sections 11 and 12 of Chapter 224 of 1870, *one-*
one per cent. of the amount of the capital stock as fixed by the
of the Association.

Chapter 356 of 1871) shall not be less in any case than *five*
shall it exceed *two hundred dollars*.

and recording the CERTIFICATE OF ORGANIZATION, including
ent of Association, and issuing the Secretary's CERTIFICATE
RATION, under Section 4 of Chapter 375 of 1874, FIVE

and recording the CERTIFICATE OF PAYMENT OF CAPITAL
n 32, Chapter 224 of 1870, ONE DOLLAR.

and recording the CERTIFICATE OF CONDITION (or *annual*
er Section 33, Chapter 224 of 1870, FIVE DOLLARS.

and recording the CERTIFICATE OF INCREASE OF CAPITAL,
n 34, Chapter 224 of 1870, *as amended by Chapter 356 of*
wentieth of one per cent. of the amount by which the Capital is
provided, that the amount so to be paid shall not, when added
at or amounts previously paid for filing and recording certifi-
Section 11 or Section 12 and under Section 34 of said Act"
4 of 1870), "exceed in any case the sum of *two hundred,*

and recording the CERTIFICATE OF REDUCTION OF CAPITAL,
n 35, Chapter 224 of 1870, ONE DOLLAR.

and recording the CERTIFICATE OF AUTHORIZATION, under
and 54, Chapter 224 of 1870, ONE DOLLAR.

and recording the CERTIFICATE OF CONFIRMATION OF OR-
under Section 66, Chapter 224 of 1870, ONE DOLLAR.

and recording CERTIFICATE OF CONFIRMATION OF PROCEED-
Section 2, Chapter 349 of 1874, ONE DOLLAR, or TWENTY-
EACH PAGE.

l copies of any of the records mentioned in Chapter 224 of
TY-FIVE CENTS EACH PAGE, and twenty-five cents for the
f the same.

and recording the CERTIFICATES OF ORGANIZATION, of com-
ed under Chapter 133 of 1851, or Chapter 61 of the General
vious to June 9, 1870, and not before recorded, FIVE DOL-

RAILROAD C

For filing the CERTIFICATE OF SUBSCRIPTION
of Capital Stock, under Chapter 333

For filing and recording the ARTICLES OF
incorporation, under Chapter 53 of 1872, 1

For filing *and recording* the CERTIFICATE OF
Incorporation, under Chapter 53 of 1872, ONE DOLLAR.

INSURANCE C

Fees under Chap

For filing and recording the CERTIFICATE OF
the Agreement of Association, together with the
Certificate of Incorporation, having the Charter," under Section 9 of Chapter 375

of 1872

For filing and recording the CERTIFICATE OF
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DOLLARS.

For filing *and recording* the CERTIFICATE OF
INCORPORATION, under Chapter 375 of 1872, ONE DOLLAR.

PUBLIC DOCUMENT—No. 10.

LAWS UNDER WHICH CORPORATIONS MAY FORMED.

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of 1872. Formation of Railroad Corporations.

of 1872. Formation of Library Corporations; Chapter
Amendment.

of 1872. Formation of Hotel and Public Hall Corporati

of 1872. Formation of Insurance Companies, and for of
es.

of 1873. Formation of Companies to Insure against Loss
e by breakage of Plate Glass, and for other purposes.

of 1873. Formation of Common Carrier Corporations.

1 of Insurance Companies, Amendm

1 of Street Railway Corporations.

1 of Corporations for any purpose, exc
es.

1 of Salem Street Railway.

1 of Swine-slaughtering Associations.

1 of Railroad Corporations, narrow gau

1 of Railroad Corporations, " Gen

1 of Religious and Charitable Corps

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" " Paymen
way " "
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tary's Communication t
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ANNUAL REPORT

OF THE

ATTORNEY-GENERAL

FOR THE

YEAR ENDING DECEMBER 31, 1874.

BOSTON:
RIGHT & POTTER, STATE PRINTERS,
79 MILK STREET (CORNER OF FEDERAL).
1875.

Commonwealth of Massachusetts.

ATTORNEY-GENERAL'S OFFICE,
BOSTON, 7 COURT SQUARE, Jan. 30, 1875. }

L. SANFORD, *Speaker of the House of Representatives.*

I have the honor herewith to transmit my Annual
the legislature, for the year ending Dec. 31, 1874.

I am, very respectfully,

Your ob't serv't,

CHAS. R. TRAIN.

The foregoing classification does not include cases in which I appear as public prosecutor, in the enforcement and regulation of public trusts and charities, which are ordinarily conducted by private counsel; my duties in relation thereto being confined to an investigation of the facts and law, the signing of the necessary information, bill in equity, or other process, and the consideration of and assent to a final decree of the court, when the same becomes necessary; but such cases are not ordinarily docketed in this office.

During the year I have personally attended to the trial and disposition of the following indictments for murder, in the supreme judicial court.

IN THE COUNTY OF SUFFOLK.

1. An indictment against James Dwight for the murder of William G. McLaughlin, by shooting with a pistol. Trial May 18, 1874, before Justices Gray and Endicott. Defence, insanity, induced by prolonged intoxication. Verdict, guilty of murder in the second degree. Sentence, imprisonment in the state prison for life. Messrs. Isaac S. Morse and C. E. Sweeney, counsel for the prisoner. District-Attorney May assisted me in the prosecution.

2. An indictment against John Barry for the murder of Lawrence Norton with a knife. I accepted a plea of guilty of manslaughter, and, on the 25th of April, 1874, Barry was sentenced to imprisonment in the state prison for the term of ten years. James M. Keith, Esquire, counsel for the prisoner.

3. An indictment against Jesse Harding Pomroy, for the murder of Horace H. Millen, by wounds inflicted with a knife. The first indictment in this case, being defective, was *nol. pros'd* and a second was returned, which was certified into the supreme judicial court, on the 15th of May last. The youth of the prisoner, the atrocious character of other crimes he was known to have committed, and the fact that I knew the defence was to be placed on the ground of insanity, induced me to postpone the trial until ample time could be had for investigation into his mental condition. The indictment was tried before Justices Gray and Morton, on the first three days of December last, and resulted in a verdict of

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murder in the first degree. Exceptions were taken of the rulings of the court during the trial, which have yet been argued, but which, I expect, will be decided during the present month. The defence was conducted by Charles Robinson, Jr., and J. H. Cotton, Esquire. Attorney May assisted me in the prosecution.

An indictment against Pomroy, for the murder of M. Curran, was returned by the grand jury, on the 1st last, which is still pending, to await the disposal of the first indictment.

An indictment against Charles H. Sholes, for the murder of a male child, with which one Sarah E. Brown was

This indictment was certified into the supreme court, on the 22d day of December, 1873, and the defendant returned from Canada upon a warrant of extradition. He was kept in confinement until the 28th of September last. For want of any evidence which seemed to justify putting Sholes upon his trial, I *nol. pros'd* the indictment.

An indictment against Thomas Cahill, for the murder of a female named Landergan. This indictment was certified into the supreme judicial court, on the 18th of November last, and the defendant is set for trial on the 23d day of February next.

An indictment against Daniel Friel, for the murder of a female named Smith. This indictment was certified into the supreme court, on the 16th day of December, 1874, and the defendant is set for trial on the 23d day of February next.

An indictment against Michael Harris, for the murder of a female named Catharine Harris. This indictment was certified into the supreme judicial court, on the 21st day of December, 1874, and is assigned for trial on the 23d day of February next.

An indictment against John W. Homer, George J. McCoole, and John B. McCoole, for the murder of Eunice, a female, by some means unknown. There being no evidence in my judgment to justify putting the defendants upon their trial, on the 14th day of January, 1874, they were discharged on their own recognizance. Max Fischacher, Esquire, acted as counsel for the prisoners.

PLYMOUTH COUNTY.

10. An indictment against William E. Sturtivant, of Hanson, for the murder of Simeon Sturtivant, with a wooden cart-stake. Trial was had before Justices Wells and Ames, commencing on the 29th day of June, and terminating on the night of the 3d day of July. I believe this to have been one of the most atrocious crimes ever committed within this Commonwealth, the motive being plunder, and resulting in the murder of three persons, Simeon Sturtivant and Thomas Sturtivant, who were old men, and uncles of the prisoner, and of Mary Buckley, their housekeeper. The defence was a general denial. The jury found the defendant guilty of murder in the first degree. Exceptions were taken to rulings of the court at the trial, which were argued at the November sitting of the court in Suffolk County, but no decision has been rendered at this date. J. B. Harris and J. E. Keith, Esquires, counsel for the prisoner. On account of the illness of the senior counsel, Mr. J. B. Harris, the exceptions were argued by the Hon. B. W. Harris, M. C. District-Attorney French assisted me in the prosecution.

HAMPDEN COUNTY.

11. An indictment against James Moran, Daniel O'Connor, and Patrick Leehy, for the murder of Stephen F. Lambert, with a stone. The parties were all more or less intoxicated, at the time the offence was committed, and it became necessary for the government to use O'Connor and Leehy as witnesses. Moran tendered a plea of guilty of murder in the second degree, which I accepted, and on the 24th day of September, 1874, he was sentenced to imprisonment for life. The indictment, as against O'Connor and Leehy, was *not pros'd.* George D. Robinson, Esquire, counsel for Moran.

WORCESTER COUNTY.

12. An indictment against Robert Templeman, of Dudley, for the murder of his wife, Ellen A. Templeman, with a pistol. Templeman was addicted to excessive intemperance, and I became satisfied that at the time of the homicide, his mind was so impaired, that I ought not to ask for a conviction for murder, with premeditated malice aforethought, and therefore

accepted a plea of guilty of murder in the second degree, and on the 29th day of September, 1874, he was sentenced to imprisonment in the state prison for life. F. P. Goulding, Esquire, appeared as his counsel.

COUNTY OF NORFOLK.

13. An indictment against James H. Costley, for the murder of Julia Hawkes, at East Braintree, on the 13th of May, 1874. Trial before Justices Wells and Devens, commencing December 28th, and occupying six entire days. Defence, a general denial. Verdict, guilty of murder in the first degree. Exceptions were taken to some of the rulings of the court, which have not yet been argued. Baylies Sanford and Horace R. Cheney, Esquires, for the defence. District-Attorney French assisted me in the prosecution.

MIDDLESEX COUNTY.

14. An indictment against Samuel W. Hildreth, for the murder of Oliver F. Daland. The parties were paupers, and the homicide was committed in the Almsbouse of Westford. I accepted a plea of guilty of murder in the second degree, and on the twenty-first day of April, 1874, Hildreth was sentenced to imprisonment for life. John F. McEvoy and F. T. Greenhalge, counsel for the prisoner.

I respectfully renew my recommendation of previous years, that the law should be so amended as to give the Commonwealth the same right of challenge as is given to the prisoner. My recommendation was partially adopted by the legislature of 1873, in the passage of chapter 319 of the Acts of that year, and experience under that Act has fully justified this legislation.

In my annual report for the year 1872, after recapitulating the rights secured by law, to a party indicted for a capital crime, and which need not be repeated here, I had the honor to say that, "it would seem as if humanity had exhausted its ingenuity in devising safeguards against the improper conviction of a party charged with a capital crime."

The object of this right of challenge is apparently misunderstood. Its object is not thereby to keep off the panel, those who may not stand indifferent in the cause, or who may have such opinions as would preclude them from finding a true

verdict. This object is accomplished by the right of challenge for cause, and by the provisions of the General Statutes, cap. 132, sect. 29, and cap. 172, sect. 5; but the statute right of challenge to which I now refer, is given solely for the purpose of enabling a jury to be selected, which shall be intelligent and conscientious. If I am correct in this view, the same right should be accorded to the Commonwealth in this regard, which is accorded to the prisoner. In trials for capital crimes, the first effort of the defence is to secure a jury of weak men, and the law now aids this effort, by giving the prisoner twenty-three challenges, while the Commonwealth has but ten, the odds in favor of the prisoner thus being more than two to one. In my judgment, this is a great wrong to the innocent members of the community. While I would not withdraw from a prisoner a single safeguard which he now enjoys, I insist that the law should afford the public prosecutor every facility by which an intelligent and conscientious jury may be obtained. The object of the law is to protect the innocent by punishing the guilty; the object of punishment is, by example, to deter others from the commission of crime. I regard the acquittal of a guilty party as a greater wrong to society than the crime itself; in any such acquittal the law has failed of its purpose, and the security of every life in the community has been diminished.

That convictions are now frequently obtained is due not to the law, but to the intelligence and conscientiousness of those who are generally summoned as jurors. This is exactly true in the country counties, where a more careful supervision of the jury-box can be had than in the county of Suffolk. During my three years of service in the office of Attorney-General, the government has not failed of a conviction in the country counties, while there have been three acquittals in the county of Suffolk, and, in each case, as I believe, a guilty party escaped through the imperfection of the jury by whom he was tried, growing out of the defect in the law which I have been asking the legislature for three years to remedy. Perhaps I ought to add that the large number of persons exempted by existing laws in the county of Suffolk, from jury duty, has tended very much to lower the character of the juries in that county.

ence has demonstrated the propriety and usefulness of § 308 of the Acts of 1873, "in relation to the mode of selecting juries in capital cases."

Attention of the legislature has frequently been called to the imperfection in the laws regulating coroners' inquests. In cases of homicide, an inquest may be so conducted as to render the greatest service in bringing an offender to justice; but, as a general rule, they are so conducted in this Commonwealth as to be a hindrance, rather than aid in the administration of the law. If it were made the duty of the coroner, when he has the opinion that a homicide has been committed, to immediately notify the district-attorney, and the district-attorney or his assistant were required to attend and conduct the inquest before the coroner's jury, I am of opinion, that such a change, instead of being, as now, most frequently, a matter of form, might be made of substantial usefulness to the administration of justice, and I respectfully recommend the same to the attention of the legislature.

In the collection of corporation taxes there have been collected in this office during the year, \$39,548.95, and paid into the treasury of the Commonwealth. This involved the filing of twenty-two inquests, and very considerable trouble and responsibility. As the law now stands, there is no penalty for the non-payment of these taxes at the time prescribed by law, and parties are allowed to defer the payment of their tax (by giving bond to the collector on the injunction) until such time as I can obtain a judgment on the information, and simply pay interest at six per cent. on the amount collected. It is of great importance to the treasury of the Commonwealth that these taxes should be paid promptly, that the treasurer may be able promptly to settle with the towns and cities, and I recommend that the law be changed as to compel parties who fail to comply with the statute, to pay by way of penalty, in addition to the interest at the rate of twelve per cent. or more, from the time the tax becomes due until it is paid. This would probably induce corporations to pay their taxes without compelling the treasurer to resort to compulsory measures.

The Boston and Maine Railroad Company, not having a sinking fund, as required by chapter 354, the treasurer of the Common-

wealth placed in my hands the mortgage held by him as security for the payment thereof, for such action as might be deemed most advisable.

This payment to the sinking fund, although nominally made by the Norwich & Worcester Railroad Company, is actually paid by the New York & New England Railroad Company, succeeding to the Boston, Hartford & Erie Railroad Company, the lessees of the former road. The receivers of the last-named road, in 1874, claiming that the sinking fund had accumulated to a sum sufficient to pay off the loan, requested the treasurer of the Commonwealth to require no further payments by the Norwich & Worcester Railroad Company, and to release the securities held by him. This he declined to do, and they applied to the legislature. The result of that application is to be found in chapter 74 of the Resolves of 1874; but that legislation does not appear to me to have changed the rights of the parties. The receivers claimed that a payment into the sinking fund in currency, was, under the decisions of the supreme court of the United States, equivalent to a payment in gold, and that as the sinking fund amounted in currency to a sum larger than the loan, they ought not to be required to make further payments, and that the mortgage and securities should be surrendered. It is true that if the bonds in which the sinking fund is invested were sold to-day, they would, at present prices, produce the sum of \$448,000 in currency, while the loan is \$400,000; but inasmuch as the bonds issued by the Commonwealth to the Norwich & Worcester road are payable in gold, and do not mature until the year 1877, I have advised the treasurer that it would not be proper for him to surrender the securities until such time as the bonds of the Commonwealth can be paid.

As I have already stated, these payments into the sinking fund are now to be made by the New York & New England Railroad Company, but any surplus of the sinking fund which may remain upon the payment of the loan in 1877, must be paid to the Norwich & Worcester Railroad Company; of course to the profit of the stockholders of the latter, and to the loss of the former corporation. Under the circumstances, it seems wiser to me that further payments into the sinking fund should not now be enforced, the balance of

interest being in favor of the sinking fund. If, upon the payment of the bonds in 1877, the sinking fund is found to be insufficient, any balance due the Commonwealth can be enforced, and any loss to the New York & New England Railroad Company (in which the Commonwealth has a large pecuniary interest), which might accrue by requiring the payments into the sinking fund to be continued, may be avoided. I respectfully submit this subject to the consideration of the legislature.

The petition of Francis Tufts and others, against the Commonwealth, under chapter 294 of the Acts of 1871, to establish the boundaries of the state prison lands, has been heard by the commissioners, who have not yet made their report. I expect that the case will be finally disposed of during this year.

The case of Thomas Barings and others, in equity, *vs.* Charles S. Bradley and others, in which the Commonwealth is a party, pending in the circuit court of the United States, will, I expect, be tried at the next term of that court. Much time has been consumed in the taking of the testimony, which is to be concluded in March next.

Of the twenty-eight cases of insolvent insurance companies, but three have been finished and final decrees entered. The others will continue to require the attention of this office.

I append hereto two tables which have been compiled from the returns in the office of the secretary of the Commonwealth,—one showing the number of criminal cases in the Commonwealth from the year 1865 to the year 1873, both inclusive; and the other showing the amount of costs accrued in those cases during the same period. I append these tables as the readiest mode of calling the attention of the legislature to the steady increase of expenditure in the administration of the criminal law. As the Commonwealth seems to have entered upon a new policy in the administration of justice, by the establishment of district courts, it seems desirable that the opportunity should be improved to establish a system for the uniform taxation of costs in those courts, in police courts, and by trial justices, and of all officers whose compensation depends upon fees, to be taxed for their services, to the end that a more honest and economical method may be adopted

than at present prevails. brought to the attention of the committee on county suggestions than may be of tables appended.

I believe the salary of court for the county of St. emoluments of the office, to tice of the Commonwealth. to be paid an adequate salary pay all the fees and emoluments treasury; and if the district were properly reorganized, be annually saved, and the than it is at the present time of the legislature to this sum.

The sum of \$89.49 has been chapter 14 of the General expenses of civil actions.

Tables are appended showing have been under my charge

I am, very respectfully,

TABLE

Number of Criminal Cases pending on questions of the Supreme Judicial Court during the year 1874, and disposition thereof, by Counties.

COUNTIES.	Cases pending.	Decided for the Commonwealth.	Decided against the Commonwealth.	Argued, but not yet decided.	Not yet argued.
.	2	2	—	—	—
.	1	1	—	—	—
.	10	7	2	1	—
.	9	7	2	—	—
.	1	—	1	—	—
.	4	4	—	—	—
.	12	10	2	—	—
.	10	8	1	—	1
.	6	—	—	2	4
.	1	—	—	1	—
.	27	21	2	—	4
.	10	8	1	—	—
.	93	68	12	4	9

	174	253	250	160	147	187	148	155	243
Franklin, .	.	.	.	.	.	.	.	.	.
Hampden, .	797	1,146	984	1,085	1,009	1,029	1,556	1,883	1,645
Hampshire, .	1,538	2,432	2,342	2,320	3,033	3,435	3,099	4,661	3,924
Middlesex, .	19	24	14	18	56	22	37	52	87
Norfolk, .	3,420	4,977	5,873	5,818	7,034	8,142	7,964	9,612	10,279
Plymouth, .	204	284	205	231	399	407	460	402	366
Suffolk, .	1,629	2,141	2,492	2,241	2,734	3,277	2,705	3,472	4,480
Worcester, .	462	658	598	604	875	1,059	1,160	1,091	1,293
Totals, .	3,331	5,745	6,085	5,822	6,977	7,637	7,652	10,643	10,488
	2,039	2,486	2,633	2,790	1,767	1,956	2,333	2,677	2,566
	364	542	712	505	665	904	863	688	824
	10,246	17,509	18,993	16,827	19,066	25,892	25,156	27,533	25,941
	2,741	3,921	4,838	3,795	6,137	6,386	6,711	6,656	6,501
	26,984	41,068	46,024	42,216	49,919	60,333	59,844	69,525	68,637

CASES

*Argued and conducted by the Attorney-General from January 1st
December 31st, 1874.*

COUNTY OF BARNSTABLE.

Commonwealth v. George W. Thompson. S. J. C. *Assault with intent to ravish.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Whitfield Robbins. S. J. C. *Illegal sale liquor.* Exceptions S. C. Exceptions overruled.

COUNTY OF BERKSHIRE.

Commonwealth v. Joseph T. Barry. S. J. C. *Receiving stolen goods.* Exceptions S. C. Exceptions overruled.

COUNTY OF BRISTOL.

Commonwealth v. Henry Kendall. S. J. C. *Indecent assault.* Exceptions S. C. Exceptions sustained.

Commonwealth v. Nicholas Powers. S. J. C. *Keeping tenement for sale of liquor.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Thomas Mason. S. J. C. *Keeping liquor for sale.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Certain Intoxicating Liquors. (William Clear claimant.) S. J. C. *Proceedings for forfeiture.* Exceptions S. C. Exceptions sustained.

Commonwealth v. William Sanborn. (Two cases.) S. J. C. *Liquor nuisance.* Exception S. C. Exceptions overruled.

Commonwealth v. James McCluskey. S. J. C. *Illegal transportation of liquor.* Exceptions S. C. Exceptions overruled.

Commonwealth v. James McIvor. S. J. C. *Keeping tenement for sale of liquor.* Exceptions S. C. Argued, but not yet decided.

Commonwealth v. Luke Lee. S. J. C. *Keeping liquor for sale.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Hatfield Crowther. S. J. C. *Violation of Lord's Day.* Exceptions S. C. Exceptions overruled.

COUNTY OF ESSEX.

Commonwealth v. Terence Carroll. S. J. C. *Murder*. Defendant died in lunatic hospital, January 30, 1874.

Commonwealth v. Edward Dailey. S. J. C. *Burglary*. Exceptions S. C. Exceptions overruled.

Francis Cox and wife v. James B. Curwen, trustee. S. J. C. *Bill in equity*.

Commonwealth v. John Brown. S. J. C. *Liquor nuisance*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Thomas Burns and others. S. J. C. *Promoting prize-fight*. Appeal S. C. Judgment affirmed.

Commonwealth v. William H. Dinsmore and others. S. J. C. *Liquor nuisance*. Exceptions S. C. Exceptions waived.

Commonwealth v. Worcester E. Boynton. S. J. C. *Abortion*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Henry McNamara. S. J. C. *Drunkenness*. Exceptions S. C. Exceptions overruled.

Commonwealth v. James Kelley. S. J. C. *Liquor nuisance*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Certain Intoxicating Liquors. (Thomas Williams, claimant.) S. J. C. *Proceeding for forfeiture*. Exceptions S. C. Exceptions sustained.

Commonwealth v. Certain Intoxicating Liquors. (Richard Keily, claimant.) S. J. C. *Proceeding for forfeiture*. Exceptions S. C. Exceptions sustained.

COUNTY OF FRANKLIN.

Commonwealth v. John Chappel. S. J. C. *Keeping liquor for sale*. Exceptions S. C. Exceptions sustained.

COUNTY OF HAMPDEN.

Commonwealth v. James Moran, Daniel O'Connor, and Patrick Leehy. S. J. C. *Murder*. *Nol. pros.*, as against O'Connor and Leehy. Moran pleads guilty of murder in second degree. Sentence—imprisonment for life.

Commonwealth v. Patrick Doherty. S. J. C. *Illegal transportation of liquor*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Michael Donovan. S. J. C. *Illegal transportation of liquor*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Edward Carrington. S. J. C. *Larceny*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Austin O'Reilly. S. J. C. *Keeping liquor for sale*. Exceptions S. C. Exceptions overruled.

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COUNTY OF HAMPSHIRE.

Commonwealth v. Michael Connors. (Two cases.) S. J. C. Exceptions overruled.
John Garvey. S. J. C. *Keeping liquor*. Exceptions waived.
John Garvey. S. J. C. *Liquor nuisances*. Exceptions waived.
James G. Shaw. S. J. C. *Keeping liquor*. Exceptions overruled.
John R. Kane. S. J. C. *Keeping liquor*. Exceptions overruled.
John B. Tozant v. Intoxicating Liquors. (John B. Tozant v. Intoxicating Liquors.) S. J. C. *Proceeding for forfeiture*. Exceptions sustained.
William C. Tozant v. Intoxicating Liquors. (William C. Tozant v. Intoxicating Liquors.) S. J. C. *Proceeding for forfeiture*. Exceptions overruled.
William C. Tozant v. Intoxicating Liquors. (William C. Tozant v. Intoxicating Liquors.) S. J. C. *Proceeding for forfeiture*. Exceptions sustained.
John Devine v. Intoxicating Liquors. (John Devine v. Intoxicating Liquors.) S. J. C. *Proceeding for forfeiture*. Exceptions overruled.
John Sheehy. S. J. C. *Keeping liquor*. Exceptions overruled.
John Campbell. S. J. C. *Liquor nuisances*. Exceptions overruled.

CITY OF MIDDLESEX.

John Donnelly. S. J. C. *Murder*. Verdict sustained.
John Sullivan. S. J. C. *Murder*. Defense overruled.
Benjamin F. Woods. S. J. C. *Information*. Injunction ordered.
City of Charlestown and others. S. J. C. *Information of commissioners, etc.* U. H. Crockett v. F. Choate appointed commissioner.
Boston and Lowell Railroad Corporation v. City of Boston. *Compensation for tide-water displaced*.
City of Boston and others v. Charles H. Stearns. *Information for instructions as to will*.

Eastern Railroad Company v. Samuel E. Chamberlain and another. S. J. C. *Bill in equity to enjoin warden of state prison.* Injunction refused.

Attorney-General v. Eastern Railroad Company. S. J. C. *Information for obstructing harbor.* Preliminary injunction granted.

Commonwealth v. Samuel W. Hildreth. S. J. C. *Murder.* Plea—guilty of murder in the second degree. Sentence—imprisonment for life.

Commonwealth v. Patrick Barry. S. J. C. *Keeping liquor for sale.* Exceptions S. C. Exceptions overruled.

Commonwealth v. John D. Collins. S. J. C. *Keeping liquor for sale.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Michael Walsh. S. J. C. *Keeping liquor for sale.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Michael Shea. S. J. C. *Liquor nuisance.* Exceptions S. C. Exceptions overruled.

Commonwealth v. John Kenney. S. J. C. *Illegal transportation of liquors.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Certain Intoxicating Liquors. (Thomas McCormick, claimant.) S. J. C. *Proceeding for forfeiture.* Exceptions S. C. Exceptions sustained.

Commonwealth v. John Kelleher. S. J. C. *Assault and battery.* Exception S. C. Exceptions overruled.

Commonwealth v. Michael Hanley and another. S. J. C. *Liquor nuisance.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Theodore L. Grant. S. J. C. *Perjury.* Exceptions S. C. Exceptions overruled.

Edward Chapman v. Commonwealth. Superior Court. *Petition for assessment of damages for land taken.*

Attorney-General v. City of Cambridge. S. J. C. *Information for displacing tide-water without license.* Not yet heard.

Attorney-General v. Mayor and Aldermen of Cambridge. S. J. C. *Information for displacing tide-water without license.* Not yet heard.

Attorney-General v. City of Somerville. S. J. C. *Information for displacing tide-water without license.* Not yet heard.

Commonwealth v. Dennis Cronin. S. J. C. *Liquor nuisance.* Exceptions S. C. Not yet heard.

COUNTY OF NORFOLK.

Commonwealth v. Dennis Carney. S. J. C. *Murder.* Defendant still in lunatic hospital.

Commonwealth v. David Scannell. S. J. C. *Murder.* Defendant still in lunatic hospital.

Commonwealth v. Charles H. Stratton. (Two cases.) S. J. C.

Exceptions S. C. Argued, but not yet decided.

Commonwealth v. James H. Costley. S. J. C. *Murder*. Verdict

of murder in first degree. Exceptions. Exceptions not

ed.

Commonwealth v. Lavinia M. Reynolds. S. J. C. *Illegal sale of*

Exceptions S. C. Not yet argued.

Commonwealth v. Daniel Mitchell. S. J. C. *Assault*. Excep-

C. Not yet argued.

Commonwealth v. James E. Bray. S. J. C. *Liquor nuisance*.

ns S. C. Not yet argued.

COUNTY OF PLYMOUTH.

Commonwealth v. William E. Sturdivant. S. J. C. *Murder*.

-guilty of murder in the first degree. Exceptions. Ex-

argued, but not decided.

Madigan, petitioner. Petition for *habeas corpus*. Petition

COUNTY OF SUFFOLK.

Commonwealth, at the relation of the Bank Commissioner, v.

and Mechanics' Bank of South Adams. S. J. C. *Petition*

action. Affairs of bank still in hands of receiver.

Commonwealth, at the relation of the Bank Commissioner, v.

on for Savings in Taunton. S. J. C. *Petition for injunc-*

airs of the institution still in hands of its directors acting

ers.

as G. Coffin and others v. Manufacturers and Mechanics'

Nantucket. S. J. C. *Petition*. Affairs of bank still in

f settlement by the receivers.

Commonwealth, by the Insurance Commissioner, v. Appleton

Fire Insurance Company. S. J. C. *Petition for injunction*.

f company still in hands of William L. Burt, receiver, for

at.

Commonwealth, by the Insurance Commissioner, v. Tremont

Insurance Company. S. J. C. *Petition for injunction*.

f company in process of settlement by receiver.

Commonwealth, by the Insurance Commissioner, v. Shawmut

Fire Insurance Company. S. J. C. *Petition for injunction*.

d injunction ordered, and affairs of company in hands of

Final account filed.

Commonwealth, by the Insurance Commissioner, v. Home Mu-

Insurance Company. S. J. C. *Petition for injunction*.

f company still in the hands of receiver for settlement.

Commonwealth, by the Insurance Commissioner, v. Traders'

Mutual Fire Insurance Company. S. J. C. *Petition for injunction.* Suit on receivers' bond. Judgment recovered and satisfied.

Commonwealth, by the Insurance Commissioner, *v.* Hamilton Mutual Fire Insurance Company. S. J. C. *Petition for injunction.* Affairs of company still in the hands of the receivers.

Commonwealth, by the Insurance Commissioner, *v.* Farmers' Mutual Fire Insurance Company. S. J. C. *Petition for injunction.* Final decree, November 28.

Commonwealth *v.* Thomas Branning, *alias* Thomas Brennan. S. J. C. *Murder.* Defendant still in lunatic hospital.

Four Farm Oil Company, petitioners, etc. S. J. C. *Petition for dissolution of corporation.* Not yet tried.

Boston Bennyhoff Reserve Oil Company, petitioners, etc. S. J. C. *Petition for dissolution of corporation.* Not yet tried.

Commonwealth *v.* William H. Gardiner. S. J. C. *Information for violation of restriction in deed of lands on Commonwealth Avenue.* Argued, but not yet decided.

Attorney-General *v.* South Pewabic Copper Company. S. J. C. *Information for tax.* Temporary injunction still in force.

Commonwealth, by Insurance Commissioner, *v.* Monitor Mutual Fire Insurance Company. Same *v.* Hide and Leather Insurance Company. Same *v.* New England Mutual Marine Insurance Company. S. J. C. *Petitions for injunction.* Perpetual injunctions in force, and affairs of the companies in process of settlement by receivers.

Commonwealth *v.* Edwin B. Dow. S. C. *Tort against insurance agent for tax.* Defendant defaulted, and case continued for judgment.

Commonwealth *v.* Charles A. Wood and others. S. C. (Two cases.) *Contract, on insurance agent's bonds.* Judgment for plaintiff. Executions issued and satisfied.

Commonwealth, by Deputy Insurance Commissioner, *v.* Prescott Fire and Marine Insurance Company. Same *v.* National Insurance Company. Same *v.* Boylston Fire and Marine Insurance Company. Same *v.* Exchange Insurance Company. Same *v.* Tremont Insurance Company. Same *v.* Boston Insurance Company. Same *v.* Suffolk Fire Insurance Company. Same *v.* Firemen's Insurance Company. Same *v.* Howard Fire Insurance Company. Same *v.* Manufacturers' Insurance Company. Same *v.* Mutual Benefit Fire Insurance Company. Same *v.* Shoe and Leather Dealers' Fire and Marine Insurance Company. Same *v.* Union Mutual Fire Insurance Company. Same *v.* Bay State Fire Insurance Company. Same *v.* Merchants' Insurance Company in Boston. Same *v.* Boot and Shoe Manufacturers' Mutual Fire Insurance Company. Same *v.* Franklin

Company. Same v. Neptune Insurance Company. Same v. Fire Insurance Company. Same v. Washington Insurance Company. Same v. Mechanics' Mutual Fire Insurance Company. S. J. C. *Petitions for injunction*. Perpetual injunctions in affairs of the companies in process of settlement by receivers.

Commonwealth, by Insurance Commissioner, v. Massachusetts Fire Insurance Company. Same v. North American Fire Insurance Company. S. J. C. *Petitions for injunction*. Perpetual injunctions in force, and affairs of the companies in process of settlement by receivers.

Commonwealth, by Deputy Insurance Commissioner, v. City Fire Insurance Company. Same v. Eliot Fire Insurance Company. *Petitions for injunctions*. Perpetual injunctions previously decreed. Final decrees.

Commonwealth, by Insurance Commissioner, v. Lawrence Fire Insurance Company of Boston. S. J. C. *Petition for injunction*. Injunction previously ordered. Final decree.

Attorney-General, at the relation of the Harbor Commissioners, v. T. Hart and others, Trustees. S. J. C. *Information*. Temporary injunction refused.

S. Montague v. Boston & Albany Railroad and others. *Bill in equity to redeem a mortgage*. Not yet heard.

Commonwealth v. John W. Homer, George H. Nobles and John Noble. S. J. C. *Murder*. Plea not guilty. Discharged on recognizances.

Commonwealth v. Sheridan, petitioner. S. J. C. *Petition for habeas corpus*. Petition dismissed.

Commonwealth v. Certain Intoxicating Liquors. (Boston Beer claimants.) S. J. C. *Proceeding for forfeiture*. Exceptions overruled.

Commonwealth v. John Dowdican's Bail. (Four cases.) S. J. C. *Recognizances*. Appeals S. C. Judgments affirmed.

Commonwealth v. James A. Coe. S. J. C. *Cheating by false oaths*. Exceptions S. C. Exceptions overruled.

Commonwealth, by the Railroad Commissioners, v. Ware River Railroad. S. J. C. *Information for crossing railroads at grade*. Motion dismissed.

Attorney-General, by the Railroad Commissioners, v. Boston, Gardner Railroad. Same v. Springfield, Athol & Northampton Railroad. S. J. C. *Informations for crossing railroads at grade*.

Commonwealth v. Samuel Gould. S. J. C. *Action on receiver's judgment for amount of bond*. Execution not yet issued.

Commonwealth v. Charles
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satisfied.

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sance. Exceptions S. C. E

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sance. Exceptions S. C. E

Commonwealth v. Theophil
sance. Exceptions S. C. E

Commonwealth v. George
Exceptions S. C. Exception

Commonwealth v. John B
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Commonwealth v. John B
Exceptions S. C. Exception

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tions not yet argued.

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wealth v. Henry W. Foley and another. S. J. C. *Gam-*
ce. Exceptions S. C. Exceptions overruled.

Adams, Jr., Treasurer, v. Bengal Bagging Company. S.
ct for corporation tax of 1872. Not yet heard.

wealth v. James Pendergast. S. J. C. *Assault with*
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on of bail. Bail reduced from ten thousand dollars to
nd dollars.

Adams, Jr., Treasurer, v. Boston & Lowell Railroad
n. Municipal Court for city of Boston. *Contract for*
d, but not yet decided.

wealth v. Jesse Harding Pomroy. S. J. C. *Murder.*
ed.

wealth v. Daniel Goodnow. S. J. C. *Municipal ordi-*
eport S. C. Judgment on verdict.

wealth v. Charles H. Sholes. S. J. C. *Murder. Nol.*

wealth v. Robert A. Johnson. S. J. C. *Liquor nuisance.*
S. C. Exceptions overruled.

r-General v. Revere Brick Company. S. J. C. *Informa-*
t making returns. Temporary injunction ordered.

wealth v. Charles F. Johnson. S. J. C. *Keeping house*
Exceptions S. C. Exceptions waived.

wealth v. Timothy Parker. S. J. C. *Cheating by use of*
ceptions S. C. Exceptions sustained.

wealth, by the Insurance Commissioner, v. Unity Mutual
rance Association. S. J. C. *Petition for injunction.*
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ointed receivers.

wealth v. Julius Hirsch. S. J. C. *Assault. Exceptions*
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wealth v. Certain Intoxicating Liquors. (Simon S.
aimant.) (Two cases.) S. J. C. *Proceeding for forfeit-*
ceptions S. C. Not yet heard.

y-General, at the relation of the Treasurer, v. Harbor
ent Company. S. J. C. *Information for taxes. Not yet*

y-General, at the relation of the Treasurer, v. United
ctric Light Company. Same v. Cambridge Brick Com-
me v. Tufts Elevator Works. Same v. Cape Ann Granite

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poration. Same v. Boston Base Ball Association. Same
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facturing Company. Same *v.* Manchester Granite Company. Same *v.* Hall Treadle Manufacturing Company. Same *v.* Blue Hill Land Company. Same *v.* Samoset Cotton Mills. Same *v.* Falmouth Wharf Company. S. J. C. *Informations for taxes.* Taxes paid and informations dismissed.

Attorney-General, at the relation of the Treasurer, *v.* Winthrop Manufacturing Company. Same *v.* American Furniture Company. Same *v.* Improved Rotary Heel Company. Same *v.* Pemigewasset & Saco Land and Lumber Company. Same *v.* Forge Village Horse Nail Company. Same *v.* Canadian Stop-Motion Company. S. J. C. *Informations for taxes.* Temporary injunctions ordered.

Commonwealth *v.* Daniel Friel. S. J. C. *Murder.* Not yet tried.

Thomas Fanning, petitioner. S. J. C. *Petition for habeas corpus.* Petition dismissed.

Commonwealth *v.* Charles L. Bean. S. J. C. *Receiving stolen goods.* Exceptions S. C. Not yet argued.

John J. Williams, petitioner. S. J. C. *Petition for sale of real estate.*

Commonwealth *v.* Michael Harris. S. J. C. *Murder.* Not yet tried.

Commonwealth *v.* Thomas Cahill. S. J. C. *Murder.* Not yet tried.

Francis Fitzpatrick *v.* Commonwealth. S. J. C. *Writ of error.* Not yet heard.

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Commonwealth *v.* Robert Templeman. S. J. C. *Murder.* Plea — guilty of murder in the second degree. Sentence — imprisonment for life.

Ransom C. Taylor *v.* State Board of Health. S. J. C. *Petition for certiorari.* Petition dismissed.

Commonwealth *v.* John W. Snow. S. J. C. *Abortion.* Exceptions S. C. Exceptions overruled.

Commonwealth *v.* Patrick Glennan. S. J. C. *Liquor nuisance.* Exceptions S. C. Exceptions overruled.

Commonwealth *v.* T. H. Twombly. S. J. C. *Cruelty to an animal.* Exceptions S. C. Exceptions waived.

Commonwealth *v.* Certain Intoxicating Liquors. (Ephraim D. Wetherbee, claimant.) S. J. C. *Proceeding for forfeiture.* Exceptions S. C. Exceptions overruled.

Commonwealth *v.* Certain Intoxicating Liquors. (Joseph Chase and Benjamin D. Dwinell, claimants.) S. J. C. *Proceeding for forfeiture.* Exceptions S. C. Exceptions overruled.

Commonwealth v. August Mann. S. J. C. *Assault with dangerous weapon.* Exceptions S. C. Exceptions sustained.

Commonwealth v. John C. Bos. S. J. C. *Keeping tenement for sale of liquor.* Exceptions S. C. Exceptions sustained.

Commonwealth v. Patrick Gillon. S. J. C. *Liquor nuisance.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Asa N. Smith. S. J. C. *Larceny.* Appeal S. C. Judgment on verdict.

Commonwealth v. Lucian M. Titus and Elbridge F. Horr. S. J. C. *Larceny.* Exceptions S. C. Exceptions overruled.

City of Worcester v. Francis H. Kelley and others. S. J. C. *Bill in equity to be relieved from fulfilling provision in will of Geo. Jaques.* Not yet heard.

City of Worcester v. Francis H. Kelley and others. S. J. C. *Petition for leave to sell real estate.* Not yet heard.

SUPREME COURT OF THE UNITED STATES.

Boston Beer Company v. Commonwealth. *Writ of error.* Not yet heard.

CIRCUIT COURT OF THE UNITED STATES.

Thomas Baring and others v. Charles S. Bradley and others. *Bill of interpleader.* Not yet heard.

George Wheatland, Jr., v. Eben D. Jordan. *Bill in equity.* Bill dismissed without prejudice.

DISTRICT COURT OF THE UNITED STATES, MASSACHUSETTS DISTRICT.

Massachusetts Glass Company, in bankruptcy. *Claim for tax.* Tax not yet collected.

Commonwealth of Massachusetts

INSPECTORS' REPORT.

HONOR THOMAS TALBOT, *Lieutenant-Governor,*
Executive Council of the Commonwealth of Massachusetts.

In performance of their duty, the Inspectors of the State Prison respectfully submit this Report of the year ending September 30, 1873.

As far as the management of the prison has been conducted, the condition of the institution is much improved over former years, and as made known to you in the last Report.

INCREASE IN NUMBERS.

The most important fact to which the Inspectors wish to draw your attention, is the large increase in the number of inmates.

On the 30th day of September, 1873, there were five hundred and eighty-six; on the same day of the year, the whole number was six hundred and thirty-nine, thus showing an augment of ninety-seven inmates than at any time in the existence of the prison.

A sufficient reason for these unhappy facts presented to the Inspectors, and they are compelled to confirm the simple statement. Two of the results, however, are most present for your consideration: one, the overcrowding of the prison, which renders it more difficult to maintain discipline, because of an insufficient number of officers.

in which to lock up the insubordinate, and even exposing the institution to some danger from attempted, and possibly successful, escape, by the opportunities necessarily afforded in allowing many of the convicts to sleep in cot beds, made up in the corridors; and the other, an enhanced cost of maintenance which, when, as in the present case, the government has no contracts on which to keep all the men employed, amounts to an equal addition to the expense of the prison.

If the present rate of augmentation should be maintained during the coming year, the prison, already crowded to its fullest capacity, would be altogether inadequate to meet the requirements. In view of the embarrassments and difficulties thence to arise, and as the new prison will not be ready for occupancy, probably, in less than four years from this time, the Inspectors think it incumbent on them to recommend that some action be taken by the legislature, so that the prison may be enlarged, if the exigencies of the State demand.

THE FIRE.

On the 21st of March, a fire broke out in that portion of the shops occupied by the Tucker Manufacturing Company, and, as will be seen by the more detailed account in the Warden's report, consumed one entire block. The damage to the State is estimated at not far from twenty-five thousand dollars; but, besides this direct loss, over two hundred men were thrown out of employment, and the contracts on which they were at work were interrupted or broken off. The deprivation of revenue thus sustained goes far towards accounting for the deficit which the report of the finances of the institution will exhibit.

The fire was discovered before it had gained much headway, and ought to have been speedily extinguished, but two circumstances conspired to prevent. The first, that the gate in the water-main had been closed without the knowledge of the Warden, so that the only water available was such as came through the meter, and the pressure of the water was thus very considerably diminished; and the second, a difference between the size of the hose and couplings in use by the fire department of the city and that of those belonging to the prison, so that after the arrival of the engines it was

ing in Boston and New York papers, and by personal solicitation to manufacturers, but without success. This is due alike to the depression in manufacturing interests, and a general stagnation in trade, which has had a tendency not only to diminish production, but to greatly cheapen the price of labor. The inactivity in the prison, however, is not exceptional, as we are informed other institutions having the control of convict labor, in this and other States, have, to a considerable degree, suffered in a similar manner and from the same causes. The discipline of the prison imperatively demands that every convict, in health, have a constant occupation, and the Inspectors will continue their earnest endeavors to attain this object, so nearly as it may be reached under the contract system. It is proper in this connection to state that, to replace the buildings consumed by the fire, the prison contributed labor to the value of about three thousand dollars; which sum ought, for that reason, and justly, to be deducted from the deficit.

For rebuilding the shops destroyed, engines and machinery, and additional shop-room, certain appropriations were made by the legislature of last winter. The amounts and disbursements thereof, up to date, are as follows:—

Appropriation for rebuilding shops,	\$25,000 00
Expended as per bills approved,	\$19,543 78
Unexpended,	5,456 22
	<hr/> 25,000 00
Appropriation for engines and machinery,	\$15,000 00
Expended as per bills approved,	\$9,000 00
Unexpended,	6,000 00
	<hr/> 15,000 00
Appropriation for additional shop-room (unexpended),	\$7,000 00

Under authority conferred, the motive-power and appliances formerly belonging to the Tucker Manufacturing Company, have been purchased; thus rendering the State less dependent, by giving it control of all the power used in the shops, and

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ing of the prison ; and this, when the shops are .
 will doubtless add materially to the income and
 prison, from the sale of power to contractors.
 ers estimate the expenses and receipts for the en
 follows :—

Estimated Expenses—1874-5.

aries,	\$54,00
visions,	45,00
thing,	14,00
lding,	6,00
l,	7,00
tive-power,	5,50
airs and improvements,	2,80
ucation,	2,00
tal and other expenses (water, gas, etc.),	22,00
	<hr/>
	\$158,30

Estimated Income.

labor and other sources,	\$118,30
------------------------------------	----------

c.—It is impossible, pending the present depressi
 s of manufacturing interests, with so many idle
 hands, to estimate correctly the amount t
 l for labor ; but we hope, with an improved conc
 rs, to attain the sum specified.

WATER.

y in the year the attention of the Inspectors and W.
 racted to the enormous cost of water for the p.
 they were convinced, was not incurred by the t
 f the establishment. They accordingly instituted
 ed to the discovery of a large leak in one of the p
 as immediately stopped, and the result demonstr
 of nearly five thousand dollars per annum.
 n is using every means to prevent all waste of v
 s item of expense will be reduced, in future, t
 possible limit.

ESCAPES.

There have been two escapes, both at the same time, by means of a subterranean excavation, as mentioned in the Warden's report.

PARDONS.

During the year, nineteen convicts have been made the objects of the executive clemency, and it is our pleasure to record the fitness of its exercise. One was also pardoned by the President of the United States.

EDUCATION.

At a meeting of the Board of Inspectors, held July 1st, 1874, the following action was taken in relation to a day-school for uneducated prisoners :—

Copy from records of Board of Inspectors, relating to schools:

July 1, 1874.—The Warden having communicated to the board his desire, in the present state of the prison, to have a certain number of the convicts gathered into a school, it was agreed, after discussion, to concur in the plan, as follows :—

First. To set apart the loft over the laundry for this purpose.

Second. That the Warden select such convicts as, in his judgment, would be most benefited by the experiment, to the number of forty.

Third. That the Chaplain be requested to take charge of the school, to be present during school-hours, and direct the order and subject of their studies.

Fourth. That the Warden detail such convicts as are qualified to act as teachers, under the direction of the Chaplain.

Fifth. That the daily school-hours be the same as established for the public schools of the city.

In compliance with the plan thus adopted, all the recommendations embraced were adhered to, with the exception of the duties assigned to the Chaplain.*

No communication between the prisoners is permitted in the schools, and, as more fully appears in the Chaplain's report, the result of the experiment is most gratifying.

In this connection the Inspectors have to report, that lectures

* For course of instruction, see p. 39.

Chaplain, has been inaugurated, and the appreciation of it by the listeners renders it a matter of surprise to the board that it has not been accorded to them before.

No phrase may express a more miserable condition than this: sick, and in prison. The law does not contemplate ill-health, as cumulative upon the punishment which justice inflicts. And a common mortality should prompt us to stay our hand when Providence foreshadows the approach of death. No matter what a man's crime may have been, humanity dictates then, that he be treated with kindness and attention, and every means taken to alleviate his pain, and, if possible, to restore him.

Holding these views, and recognizing the accountability of society, the Inspectors, with a firm faith in the propriety of their conduct, have endeavored to place the hospital of the prison on an equal footing with similar institutions outside the walls.

THE CONTRACT SYSTEM.

The custom of letting out the labor of the convicts to contractors, is one which the Inspectors deprecate, and some of the attendant evils of the practice they deem worthy of particular attention.

First. It interferes with the good order of the prison by introducing outside persons, employés of the contractors, as foremen, instructors, and in other capacities.

Second. It renders it difficult to arrange any practical scheme of education, not detrimental to the interests of contractors.

Third. By allowing contractors to provide tobacco and other luxuries for the men, to pay them indirectly for overwork, to bestow favors on the best workmen, and to discriminate between them, it provokes jealousies and discontent, and has often led to open assault.

Fourth. It affords additional opportunities for conveying intelligence and contraband articles to the prisoners.

Fifth. By confining the avocations to such as are furnished by the highest bidders for labor, it makes it impossible to give to every convict a trade by which he may earn remunerative wages on being discharged.

Sixth. It is liable to enforce idleness on the part of the

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making their employment dependent upon the fluctuating demands of contractors.

th. It makes the office of War Department, because of the dissatisfaction of men, and the hours and various complications constant operation of the system.

and other like considerations leads us to believe that the State might make, on its own account, the cause of industry within the prison. It is against interruption, and such a change as would insure to all the opportunity to support themselves respectably in an economical point of view. It is that the change advocated would be maintained, principally, as a part of their sentence, that they earn anything that is a part of their sentence,

punishment
large him
s pursued
ed within
ie possessio
st in propor
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EARNINGS TO
be theme'l
to each pri
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ountries, at
aid disciplin
respect. T

might be set apart to aid the support of dependent families or kindred, or kept until the prisoner was discharged, when it could be disbursed for such purposes, and in such a manner, as might be deemed most judicious.

INEQUALITY OF SENTENCES.

Though within certain prescribed limits the penalty for the commission of crime is determined and imposed by the judicial branch of the government, and not the executive or legislative, the Inspectors cannot refrain from mentioning here, that evils attend an inequality of punishments, in different cases, for the same offence. No sufficient reason appears in the explanation, that the offences are perpetrated under different circumstances; for these should alter the penalty only by changing the character of the crime, and then the new crime should have a recompense and definition peculiar to itself. A remedy for existing abuses in this respect could be found in narrowing the limits of judicial discretion; but as this might work injuries, relief must ultimately be sought in a less imperfect and a more explicit code.

Finally, not only in this connection, but with reference as well to what has been said concerning the education of convicts, their care when ill, and giving to them a trade and a share of their earnings, the Inspectors have to add that they regard the prison not only as a penal, but also as a reformatory institution.

And when it is known that now, as at all times heretofore, nearly one-sixth of the whole number of inmates are men re-committed, many for the second, third and fourth times, and at present one for the fifth, it will be admitted that no where else in the Commonwealth can a community be found with which so much pains ought to be taken, not only to repay. but to prevent crime. This must be done in some measure by encouraging these men, lifting them up, and teaching them to respect as well as to fear the law.

Perhaps there is no prerogative that society arrogates to itself more terrible, save the right to make war, than that of the administration of criminal justice. To try, to judge, to imprison, and to put to death, though here discussed as a

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office, is nevertheless God-like in its assumption, does not lessen its responsibility. Impartiality and patience, are the indispensable conditions of common consent and Divine sanction by which alone to be exercised. And, while the Inspectors would admit that a long exhibition of a mawkish sentimentalism detract from the efficacy of its enlightened severity, would none the less deprecate any practice that would be an element of indifference.

L REMARKS.

On over the prison grounds of the Railroad Company, which the location of the prison lands belong to the State is to receive the land certain other consideration for supplies, etc.

In the prison there is a piggery, located in the walls, wherein a large number of pigs are kept in close proximity to the prison, which is an adjunct to a situation almost entirely unsanitary point of view, that the principal reasons for the building cannot be regarded as other than unhygienic. The Inspectors are of the opinion that the abolished, and a contract made with the owner of all swill from the prison, to disapprove, the practice of selling swill to the prison, almost indiscriminately, at a fee of twenty-five cents. And the Inspectors are of the opinion that curiosity, and their presence at the prison. Neither, indeed, is it the case, as the salaries of the officers of the prison about the establishment is the amount received. There is no doubt, and the Inspectors recommend that from visitors prop-

in the yard (the key to w

is in possession of one of the Inspectors), every convict has the opportunity of direct communication with the Board of Inspectors. Any proper complaint can here be made known, and in every case, when made, has been fully investigated by us.

The Inspectors have also been pleased to receive from persons interested in prison discipline and reform, suggestions in relation to the management of the prison.

The subject is so broad and wide-spread in its scope and bearings, that many of the ablest minds of the world have devoted their best thoughts to its consideration, and we trust that year by year Massachusetts will adopt such changes in the treatment of her criminals, as the most enlightened sentiment of the age shall approve and recommend.

Appended we present to you the the reports of the Warden, Chaplain and Physician.

WESTON LEWIS,
ESTES HOWE,
JAMES PIERCE,

Inspectors.

BOSTON, September 30, 1874.

WARDEN'S REPORT.

Hon. WESTON LEWIS, *Chairman, and the Honorable Board of State Prison Inspectors.*

MEMORANDUM:—Agreeably to the requirements of the law I have the honor herewith to submit to your board the report of the several departments of this prison, for the fiscal year ending on the 30th of September, 1888, being the sixty-eighth of the prison, and the third of the new administration.

CONTENTS.

Schedule of officers, rank, salaries, with time of service.

Expenses and income accounts.

Average cost for the support of each inmate.

Contracts, number of convicts employed.

Records, of convicts; their crimes, sentences.

Physical examinations of prisoners.

In the number of inmates, many of whom are first offenders, the regular discipline has been maintained, with less friction, with less expense, than in the solitary cells than in the past, it being compelled to resort but in rare cases to the "lower arch."

The system of punishment for wrong-doing has produced a gradually awakening conviction in the minds of the convicts, that the authorities of the prison are doing everything consistent with the law.

duty, to assist all who desire to morally and intellectually improve themselves and become better men, has changed many for the better.

While many attempts at escape have been made, only two have been attended with success, and these were accomplished with so much skill, daring and perseverance, that they entitle its projectors to a high rank in the annals of prison escapes.

The fire of March 21st, destroyed a block of shops, three stories in height, 330 feet in length, by 40 in width. Fortunately the fire broke out at noon, when the convicts were at dinner, locked in their cells, thus preventing much excitement, and the possibility of some of the prisoners being seriously injured, in fruitless efforts to escape. The shops have been re-built, the work mostly done by convicts.

For information in regard to the great work being done in this prison for the advancement of the moral, religious and intellectual interest of the convicts, I most respectfully refer you to the annexed Report of the prison Chaplain, S. Lewis B. Speare.

For the sanitary condition of the prison, see the Report of the prison Physician, James A. Latimer, M. D.

The prison officers during the year have discharged their unpleasant duty with honesty, fidelity and great patience.

Very respectfully,

Your obedient servant,

S. E. CHAMBERLAIN,

Warden.

DR. MASSACHUSETTS STATE PRISON in account with S. E. CHAMBERLAIN, Warden, for year ending Sept. 30, 1874. CR.

[B.]

<i>Clothing Department.</i>			
Stock on hand, Oct. 1, 1873, . . .	\$5,681 09		
Paid for this department during year, . . .	15,250 74		
		\$20,931 83	
<i>Expense Department.</i>			
Stock on hand, Oct. 1, 1873, . . .	\$3,792 51		
Paid for this department during year, . . .	28,357 82		
		32,150 33	
<i>Provision Department.</i>			
Stock on hand, Oct. 1, 1873, . . .	\$1,893 50		
Paid for this department during year, . . .	39,102 41		
		40,995 91	
<i>Education Department.</i>			
Paid for this department during year, . . .		1,236 61	
<i>Repairs and Improvements Department.</i>			
Paid for this department during year, . . .		1,734 75	
<i>Salary Department.</i>			
Paid to officers during year, . . .		47,192 97	
<i>Transportation of Prisoners.</i>			
Paid for this department during year, . . .		319 81	
Paid to Prisoners when discharged, . . .		395 00	
<i>Recapitulation.</i>			
Stock on hand, as above, . . .	\$11,367 10		
Paid for Departments, as above, . . .	133,590 11		
		\$144,957 21	
<i>Clothing Department.</i>			
Rec'd from this department during year, . . .			\$295 89
Stock on hand to new account, . . .			6,023 61
			\$6,319 50
<i>Expense Department.</i>			
Rec'd from this department during year, . . .			\$5,420 84
Stock on hand to new account, . . .			6,215 00
			11,635 84
<i>Provision Department.</i>			
Rec'd from this department during year, . . .			\$626 48
Stock on hand to new account, . . .			2,702 12
			3,328 60
<i>Labor Department.</i>			
Earnings of Convicts during year, . . .			77,068 17
<i>Rental Department.</i>			
Rec'd for rent of Houses and Land during year, . . .			2,848 00
<i>Fees Department.</i>			
Rec'd from Visitors during year, . . .			1,182 50
<i>Recapitulation.</i>			
Stock on hand, as above, . . .			\$14,940 73
Earnings of Convicts, as above, . . .			77,068 17
Rec'd from other sources, . . .			10,378 71
			\$102,382 61
Deficit against Prison, . . .			42,574 60
			\$144,957 21

\$4,782 50

Total,

Liabilities nothing.

[C.]

Table showing the average number and cost per man for Officers, Provisions, Clothing, and all other expenses, and the average cash earnings per man for the last twenty years.

YEAR.	Number.	Provisions.	Clothing.*	Officers.	Sundries.†	Total.	Earnings.	Deficit.	Excess.
1855, .	483	\$37 64	\$15 48	\$52 13	\$39 18	\$144 43	\$111 39	\$33 04	-
1856, .	455	37 66	11 41	55 84	33 00	137 91	121 05	15 86	-
1857, .	441	43 06	10 93	68 32	32 55	154 87	121 54	33 33	-
1858, .	469	38 63	14 09	64 67	30 87	148 26	109 65	38 61	-
1859, .	495	37 14	11 80	63 08	18 00	130 02	111 60	18 42	-
1860, .	510	31 61	9 95	59 30	10 29	113 15	118 27	-	\$5 12
1861, .	520	35 23	9 57	58 88	22 11	125 79	121 14	4 65	-
1862, .	506	35 75	9 40	61 18	21 45	127 78	86 86	40 92	-
1863, .	431	41 48	7 81	70 45	45 69	165 34	142 52	22 82	-
1864, .	377	62 69	15 53	78 21	65 61	222 04	149 09	72 95	-
1865, .	359	71 10	27 21	77 25	61 10	236 66	174 93	61 73	-
1866, .	470	59 75	20 09	60 68	31 54	172 06	173 85	-	1 78
1867, .	537	62 44	17 27	61 11	15 34	156 17	197 79	-	41 63
1868, .	546	73 65	17 76	64 24	26 62	182 27	232 91	-	50 64
1869, .	569	71 20	19 00	61 20	22 71	174 11	222 56	-	48 45
1870, .	594	67 00	21 67	60 97	32 54	182 18	227 27	-	45 00
1871, .	554	67 92	19 40	70 70	35 70	193 72	232 72	-	39 00
1872, .	543	68 23	18 72	78 01	57 39	222 26	249 22	-	26 96
1873, .	586	60 16	15 58	75 90	41 54	193 18	230 15	-	39 97
1874, .	645	58 40	22 65	73 17	37 52	191 74	125 74	66 00	-

* Including bedding, and every description of dry goods used in the prison.

† Including transportation of prisoners, repairs and improvements, money paid to convicts when discharged, support of school, &c.

[D.]

Table relating to Contracts.

NAME OF CONTRACTOR.	Class of Manufactures.	Time.	Number of men.	Rate per day.	Receipts.
Tucker Manufact'g Co.,	Bronzed Iron Goods,	5 mo. 21 ds.	225	\$0 90	\$37,619 10
" " "	" " "	6 " 10 "	128	90	6,657 30
Averell & Hunting,	Brush-making,	12 months,	30	1 00	8,003 50
Fearing, Rodman & Swift,	Chain-making,	12 "	30	1 08	10,479 20
John M. Kinney, . .	Cooperage, . .	4 mo. 21 ds.	40	90	2,411 10
Farrar Brothers, . .	Shoemaking, . .	3 months,	100	1 17	6,776 87
Liverus Hull, . . .	Iron & Spring Beds,	4 "	40	75	3,079 50
Haskell & Co., . . .	Basket-making, . .	3 "	40	80	2,041 60
					\$77,068 17

TABLE No. 3.

Ages of Convicts received last year.

From 15 to 20 years, . . .	50	From 50 to 60 years, . . .	6
20 to 25 years, . . .	74	60 to 70 years, . . .	3
25 to 30 years, . . .	46		
30 to 40 years, . . .	50		246
40 to 50 years, . . .	17		

TABLE No. 4.

Crimes of Convicts now in Prison.

Adultery,	3	Lewd cohabitation,	1
Arson,	25	Larceny from person,	48
Assault with intent to murder,	21	Manslaughter,	30
Assault with intent to rape,	23	Murder,	24
Attempt to rob,	14	Obstructing railroad,	2
Attempt to break and enter,	11	Obtaining goods and money	
Bestiality,	2	by false pretences,	7
Breaking and entering vessel,		Polygamy,	1
shop, house or other build-		Perjury,	1
ing, intending to steal,	202	Rape,	14
Breaking jail,	8	Robbery,	93
Burglary,	21	Receiving stolen goods,	11
Common and notorious		Sodomy,	1
thieves,	16	Stealing letter from post-	
Crime against nature,	1	office,	1
Embezzlement,	3	Unlawfully burning clothes,	1
Forgery,	24	Uttering forged orders for	
Having burglars' tools for use		money,	5
unlawfully,	5		683
Incest,	5		
Larceny in shop, depot, dwell-			
ing-house or other building,	64		

TABLE No. 7.

Period of Sentences of Convicts received last year.

For 1 year,	12	For 8 years,	4
1 year and 6 months,	7	9 years,	3
2 years,	18	10 years,	16
2 years and 3 months,	1	12 years,	4
2 years and 6 months,	7	14 years,	1
3 years,	57	15 years,	3
3 years and 6 months,	3	20 years,	2
4 years,	24	Life,	7
5 years,	51		
6 years,	8		246
7 years,	18		

TABLE No. 8.

States and Countries of which Convicts now in Prison were Natives.

Alabama,	1	North Carolina,	1
Australia,	1	Newfoundland,	2
Canada,	16	New Jersey,	2
Connecticut,	11	New York,	45
Denmark,	1	New Hampshire,	11
England,	27	Ohio,	2
France,	2	Prince Edward Island,	2
Germany,	9	Portugal,	1
Georgia,	1	Prussia,	1
Illinois,	1	Pennsylvania,	8
Italy,	5	Rhode Island,	15
Ireland,	89	Scotland,	7
Kentucky,	3	South America,	1
Louisiana,	2	Switzerland,	2
Massachusetts,	303	Vermont,	8
Maryland,	5	Virginia,	14
Mississippi,	1		
Maine,	30		688
New Brunswick,	10		
New York,	31		
Nova Scotia,	12		

Of the above, 56 are negroes.

TABLE No. 9.

States and Countries of which Convicts received last year were Natives.

Connecticut,	6	New Brunswick,	5
Canada,	4	Nova Scotia,	6
Denmark,	1	New Jersey,	1
England,	8	New York,	15
Florida,	2	Newfoundland,	1
France,	2	Pennsylvania,	2
Georgia,	1	Rhode Island,	6
Germany,	1	South Carolina,	1
Illinois,	1	Scotland,	3
Ireland,	23	Texas,	1
Italy,	2	Virginia,	8
Kentucky,	1	Vermont,	2
Louisiana,	2		
Massachusetts,	128		246
Maine,	8	Of the above, 22 are negroes.	
Maryland,	1		
New Hampshire,	4		

TABLE No. 10.

Convicts now in Prison were convicted as follows:

Barnstable,	3	New Bedford,	23
Boston,	373	Pittsfield,	22
Cambridge,	49	Plymouth,	10
Dedham,	16	Salem,	33
Fitchburg,	4	Springfield,	22
Greenfield,	5	Taunton,	11
Lawrence,	17	Worcester,	43
Lenox,	5	Edgartown,	2
Lowell,	24		
Newburyport,	12		683
Northampton,	9		

TABLE No. 13.
The Sentences of Convicts now in Prison expire as follows :

Oct., Nov. and Dec., 1874,	36	In 1885,	9
In 1875,	118	1886,	6
1876,	129	1887,	2
1877,	105	1888,	1
1878,	76	1890,	3
1879,	58	1891,	2
1880,	31	1898,	1
1881,	11	Life,	63
1882,	17		
1883,	6		683
1884,	9		

TABLE No. 14.
Life Sentences.

Number under sentence for life, October 1, 1873,	63
Number received during the year ending September 30, 1874,	7
	70
Discharged during the year ending September 30, 1874 :—	
By remission of sentence,	4
By death,	3
	7
	63

TABLE No. 15.
Names of Crimes of Convicts in Prison under Sentence of Imprisonment for Life.

Arson,	15	Rape,	12
Burglary,	1	Robbery (with force and violence),	8
Murder, 2d degree,	20		
Murder (sentence of death commuted),	7		63

TABLE No. 19.

Relating to Pardons, for Eleven Years.

Y E A R .	Average No. of men.	Pardoned.
In 1864,	376 $\frac{3}{4}$	30
1865,	359	25
1866,	470 $\frac{1}{4}$	16
1867,	537	13
1868,	546	34
1869,	568 $\frac{3}{4}$	30
1870,	593 $\frac{3}{8}$	63
1871,	554 $\frac{1}{2}$	35
1872,	543 $\frac{1}{2}$	16
1873,	586	10
1874,	647	20

TABLE No. 20.

Relating to Punishments for Six Years.

Y E A R .	Whole Number of Offences.	Whole No. of Days of Punishment.	Average Number of Men.
1869,	526	1,195	568
1870,	586	1,834	593
1871,	493	1,630	554
1872,	487	1,387	543
1873,	427	1,396	586
1874,	394	1,264	647

CHAPLAIN'S REPORT.

To General S. E. CHAMBERLAIN, *Warden Massachusetts State Prison.*

I have great satisfaction in being able to express, after another year's experience, my increased confidence in the possibilities of beneficent and fruitful work for a Prison Chaplain. The confident expectations, indicated in my last report, have been realized abundantly. I can reiterate, "I have found the spiritual soil of a prison neither obdurate nor barren."

First, I would notice with great pleasure, because of the increased opportunity for usefulness which it gives me, a greater accessibility of those under my charge. I think I may safely say that prolonged acquaintance has resulted in a growth of mutual confidence and personal esteem between myself and those for whom I labor, so that, with very few exceptions, I am cordially welcomed by them not merely or mainly as a religious teacher, but as their friend. I venture to mention this, because I believe such personal esteem the prime and vital condition of usefulness for any minister of the gospel anywhere; and because there is more or less of disbelief in many minds of any grateful, manly appreciation, by a convict, of generous or even just treatment. I wish to record my decided conviction that prison psychology offers no insuperable or peculiar barriers to a friendly approach that shall be characterized by mutual confidence and self-respect.

Second, I rejoice in a growing readiness to recognize the value, the claims, and the adaptation of Christian truth as the grand desideratum of life *here and now*, so that I am

Lord's songs and tell of rest and peace in the service of God. Fifty, or more, have thus publicly declared their determination to leave the folly and wretchedness of sin for a Christian life. I have reason to know that many others have made the same resolution, and are living consistently, though they have not made the same public declaration. At this meeting few remarks are made by any but convicts, and many of their testimonies are intelligent and pathetic, indicating a thorough and deep Christian experience. Mutual forgiveness is asked for old feuds and grievances; prayers are requested for strength to resist all temptation, here and hereafter; and, in many instances, streaming eyes and tremulous voices declare their gratitude to a Providence that sent them to prison, that here they might see their lost condition and learn the joys of pardoned sin.

Patience, and even joyous contentment, are plainly written upon many faces once haggard and furrowed by sin.

By their own suggestion, at half-past eight in the evening, a concert of prayer is observed by at least one hundred, who, though isolated in their several cells throughout the length and breadth of the prison, unitedly implore the blessings of Heaven, not only upon themselves but upon their comrades.

During the past year, at the expiration of their sentences, some have gone out and attested the power of the Christian religion to save in the midst of all temptations, by their consistent and useful lives.

In addition to these public services, personal visitation by the bedside in the hospital and at each cell has continued an opportunity for earnest work. I am now on my fourth tour of visitation upon each cell in its order of number, and I only regret that I have not more time and strength to use this avenue to that personal acquaintance and friendly interest which are the basis and condition of all substantial usefulness in my department.

A new field of labor has been opened to me during the past year, in a Sunday afternoon service in our hospital. Though this service is simple and quiet (an exposition of Scripture preceded and closed by prayer), I have reason to know that it is acceptable to the invalids, some of whom

allowed an experiment, recommended both by your report and my own, last year; viz., a *day school*. This has been undertaken by your suggestion and conducted with your hearty coöperation.

Without extra expense to the State, except for school-books, a graded system of schools has been started, which is attended by one hundred of the least educated, and is divided into three departments—primary, intermediate and senior. Beginning with teaching the alphabet, we propose to graduate those who have mastered enough of arithmetic, geography, grammar, reading and writing, to qualify them for ordinary business and social life. We are fortunate in teachers of ability and genuine benevolence, who, though convicts themselves,—perhaps for that very reason,—are animated by an enthusiasm and zeal that money could not command.

This school, in some of its departments, has been in progress for three months, and results are encouragingly conclusive.

1. It brings alleviation to the irksomeness of prison life, and this not with any loss to discipline or salutary effects of punishment. In notable cases there has been a marked improvement in deportment.

2. The interpretation put upon the school by others of the convicts, not in attendance, deserves notice. They manifest a sincere pleasure at the good fortune of their fellows, and a softening of feeling toward the government that administers their punishment. When we remember that the efficacy of punishment depends greatly upon the attitude of the recipient, the importance of this result cannot be too highly prized.

3. Already I perceive decided indications of increased self-respect and higher enthusiasm. During the elocutionary exercises on Wednesday and Saturday afternoons, selections are read and declaimed, of which the character and style of delivery would do credit to pupils of far better opportunities. The general attention of those who listen is also significant. When thrilled by the sentiments of Longfellow's "Psalm of Life," or "Paul Revere's Ride," by "Zenobia's Ambition," as told by William Ware, by Abraham Lin-

dollars, more or less, out of their convict labor; and not only so, but that it is cheaper, and vastly more economical in the final result. If our present statutes, rightly interpreted, would enforce "hard labor," when it is possible to farm it out, to the exclusion of such study, then let them be so modified that a brief term of study shall be compulsory for all those whose ignorance would otherwise well-nigh defeat all the desired ends of punishment.

Any danger that this would make a prison too inviting need not be feared, because so brief a term of study could be bought in the open market much more cheaply than by the loss of liberty, to say nothing of attendant dishonor.

A valuable source of instruction and entertainment has been provided, as in previous years, by a course of lectures in our chapel during the usual lecture season. These have been kindly donated by prominent and interesting lecturers, and if undivided attention and hearty appreciation are any equivalent, our generous friends must remember the occasions when they were with us with pleasure. A similar course is proposed this season, from November 1st to May 1st.

Our library has continued its invaluable service, especially welcome when our burned shops were being rebuilt, and so many were compelled to the solitude of cell-life during the day as well as night. It has been increased by an addition of 210 volumes, comprising valuable and substantial literature, such as Zell's Encyclopædia, the Encyclopædia Britannica (an old edition but valuable), Parkman's and Froude's Histories, etc. Of this addition, 34 volumes were donated and 23 were purchased to replace old ones worn out and destroyed. Perhaps no privilege is more highly prized, and the great increase in the number of prison inmates would seem to justify a larger annual appropriation for the purchase of books. The number of volumes now in the library is 3,210; number drawn during the year, 45,515—an increase of 7,305 over last year.

Our faithful librarian not only distributes the books with promptness and fidelity, but he has during the year rebound 225 volumes and covered 580, besides sundry repairs, too numerous to mention. The general appreciation in which

COURSE OF INSTRUCTION.

FIRST DIVISION.

First and Second Classes.

DAY.	Morning.	Afternoon.
Monday, .	Arithmetic, Spelling and Tables in Concert.	Reading and Geography.
Tuesday, .	Arithmetic, Spelling and Tables in Concert.	Reading and Grammar.
Wednesday,	Composition and Concert Reading.	Writing and "A Familiar Talk" by the Teacher on Physical Geography.
Thursday, .	Arithmetic, Spelling and Tables in Concert.	Reading and Geography.
Friday, . .	Arithmetic, Spelling and Tables in Concert.	Reading and Grammar.
Saturday, .	General Review.	Writing and "Volunt. Readings."

SECOND DIVISION.

First and Second Classes.

Monday, .	Arithmetic, Reading and Mult. Tables in Concert.	Writing, Reading, Spelling and Mult. Tables in Concert.
Tuesday, .	Arithmetic, Reading and Mult. Tables in Concert.	Writing, Reading, Spelling and Mult. Tables in Concert.
Wednesday,	Arithmetic, Reading and Mult. Tables in Concert.	Recitation and Concert Reading.
Thursday, .	Arithmetic, Reading and Mult. Tables in Concert.	Writing, Reading, Spelling and Mult. Tables in Concert.
Friday, . .	Arithmetic, Reading and Mult. Tables in Concert.	Writing, Reading, Spelling and Mult. Tables in Concert.
Saturday, .	General Review	Recitation and Concert Reading.

Third Class.

Monday, .	Reading, Spelling and Writing.	Arithmetic and Reading.
Tuesday, .	Reading, Spelling and Writing.	Arithmetic and Reading.
Wednesday,	Reading, Spelling and Writing.	Writing and Object Teaching.
Thursday, .	Reading, Spelling and Writing.	Arithmetic and Reading.
Friday, . .	Reading, Spelling and Writing.	Arithmetic and Reading.
Saturday, .	Reading, Spelling and Writing.	Spelling and Object Teaching.

March 29. Timothy McCarty (4th) died this P. M. of consumption, aged 28 years. In prison, 5 years. Crime, robbery. Sentence, 7 years.

April 1. James Carroll died this A. M. of consumption, aged 22 years. In prison, 2½ years. Crime, robbery. Sentence, 5 years.

April 4. John McDermott died this A. M. of concussion of brain, aged 28 years. In prison, 2 years and 10 months. Crime, breaking and entering. Sentence, 5 years. (2d comer).

May 1. John Smith (20th) died this A. M. of typhoid fever, aged 29 years. In prison, 2 years. Crime, breaking and entering. Sentence, 4 years (2d comer).

May 8. John Carney died this A. M. of consumption, aged 25 years. In prison, 18 months. Crime, robbery. Sentence, 12 years.

May 15. William A. Reed died this A. M. of consumption, aged 25 years. In prison, 3 years and 8 months. Crime, assault intending rape. Sentence, 4 years.

Aug. 10. Dennis Sullivan (2d) died this A. M. of consumption, aged 48 years. In prison, 8 years and 9 months. Crime, arson. Sentence, life.

Aug. 28. Charles H. Cuffee (negro) died this A. M. of typhoid pneumonia, aged 18 years. In prison, 31 months. Crime, murder. Sentence, life.

Aug. 30. Dennis Shea died this P. M. of consumption, aged 20 years. In prison, 2 years and 10 months. Crime, robbery. Sentence, 7 years.

Sept. 11. John Green died this A. M. of heart disease, aged 20 years. In prison, 2 years and 8 months. Crime, burglary. Sentence, 3 years.

The commissioners on lunacy have met twice during the year (February 14th and September 21st). On February 14th, Dennis Bohn and John Flemming, were examined, and found to be insane; they were sent to a state lunatic hospital; both have since been returned, apparently cured. September 21st, Philip Gallivan and Nelson Stanstead were examined, and found to be insane, and their removal to a state lunatic hospital recommended by the board.

APPENDIX.

STATUTES RELATING TO STATE PRISON.

[G. S., chap. 179.]

AN ACT RELATING TO THE STATE PRISON.

GENERAL PROVISIONS.

[See 1871, 294.]

SECTION 1. The state prison in Charlestown in the county of Middlesex shall be the general penitentiary and prison of the commonwealth for the reformation as well as for the punishment of male offenders; in which shall be securely confined, employed in hard labor, and governed in the manner hereafter directed, all offenders convicted before any court of this state, or, except as provided in section sixty-one of chapter one hundred and forty-four, any court of the United States held within the district of Massachusetts, and sentenced according to law to the punishment of solitary imprisonment and confinement therein at hard labor.

SECT. 2. For the purpose of all judicial proceedings, the prison and precincts thereof shall be deemed to be within and a part of the county of Suffolk as well as the county of Middlesex, and the courts and magistrates of the counties of Suffolk and Middlesex shall have concurrent jurisdiction of all crimes and offences committed within the same.

SECT. 3. All process to be served within the precincts of the prison shall be directed to and served and returned by the warden or his deputy.

SECT. 4. The governor with the advice and consent of the council may from time to time cause additional buildings to be erected, or alterations to be made in the existing buildings of the prison, so that there shall be at all times as many separate cells as there are convicts in the prison. He may in like manner cause such additions or alterations to be made as are found necessary for the accommodation of the officers required by law to reside constantly within the precincts of the prison.

SECT. 5. The prison shall be visited by the governor and council annually, and as much oftener as they may think proper, for the purpose of examining into its concerns and ascertaining its condition. They shall inquire into all alleged abuses or neglects of duty, and may make such alterations in the general discipline of the prison as they find necessary.

warden and deputy-warden sufficient house-room with fuel and light for themselves and families.

INSPECTORS.

SECT. 14. The inspectors shall from time to time establish rules and regulations consistent with the laws of the state, for the direction of the officers of the prison in the discharge of their duty, the government, employment, and discipline, of the convicts, and the custody and preservation of the public property. As soon as may be after the establishment of any such rules and regulations, they shall cause authentic copies thereof to be laid before the governor and council, who may approve, annul, or modify, the same; and the inspectors shall cause a copy of all rules and regulations so approved to be certified as soon as may be by the clerk of the prison and delivered to the warden.

SECT. 15. The inspectors or one of them shall visit the prison at least once in each week, and it shall be visited by the board of inspectors once a month, and oftener if they think necessary, for the purpose of inspecting the books and all the concerns of the prison, and ascertaining whether the laws, rules, and regulations, relating to the prison, are duly observed, the officers competent and faithful, and the convicts properly governed and employed.

SECT. 16. All books and documents relating to the concerns of the prison shall at all times be open to the examination of the inspectors, who shall semi-annually carefully examine said books and compare them with the vouchers and documents relating thereto.

SECT. 17. All bills contracted by the warden for purchases on account of the prison, shall be approved by one or more of the inspectors, before payment.

SECT. 18. The inspectors shall forthwith report to the governor and council all violations of law and omissions of duty by the warden, chaplain, or physician and surgeon, coming to their knowledge; and every officer holding his place at the pleasure of the inspectors and warden, found unfaithful or incompetent, or known to use intoxicating liquors as a beverage, shall be by them forthwith removed; the inspectors shall also on or before the fifteenth day of October in each year make a detailed report to the governor and council for the year ending on the last day of the preceding month, stating therein the names of the officers of the prison, with their several salaries, the name of each contractor in the prison, with the number of convicts employed by him, their daily pay, and the amount of their individual earnings, the number of volumes in the prison library, and the cost of each addition to and change in the prison buildings, together with a full statement of all the concerns of the prison.

CHAPLAIN.

SECT. 19. The chaplain shall perform divine service in the chapel of the prison, instruct the convicts in their moral and religious duties, visit the sick on suitable occasions, and devote his whole time to the performance of the duties of his office.

PHYSICIAN

SECT. 20. The physician shall visit the prison at least once in each week, and shall prescribe for convicts who are sick, the cleanliness, of such of them as are sick, a regular journal, which shall remain in the hospital, stating the time of admission, the descriptions, the treatment of each, and when removed from the hospital, or of his death. He shall also keep a record of all orders given for supplies, and of the articles ordered. All such orders shall provide the supplies so ordered.

SECT. 21. He shall attend to the health of the inmates, and give his opinion if it can be done without injury to the inmates of the prison, shall see that they have sufficient food, and see that they have sufficient clothing, and see that they have sufficient confinement.

SECT. 22. When a convict is sick, and requires medical aid, notice thereof shall be given to the physician, and if in the opinion of the physician require his removal to the hospital, he shall be removed, and the convict shall remain in the hospital until that he may leave it without injury to his health.

WARDEN

[See 1864,

SECT. 23. Before the warden is appointed, he shall give bond to the commonwealth with sufficient sureties to be conditioned that he shall faithfully execute his hands as treasurer, and pay the expenses of the warden. Such bond with the conditions thereof shall be filed in the office of the clerk of the court.

SECT. 24. When the warden is appointed, he shall in the manner prescribed in chapter 10, cause him to cause a convict to be removed from the prison pursuant to his sentence, he shall, for the purpose, as soon as made known, make return of the man removed, executed, file the warrant and the return in his office, and cause an attestation thereon to be filed in the office of the clerk of the court. All sheriffs, jailers, and other officers of the prison, warden or person by him appointed, shall be bound to obey the orders of the warden.

SECT. 25. The warden shall have the authority within the precincts of the prison to employ men, and assistant watchmen

oversight of the prison, the care of the property thereto belonging, and the custody, government, employment, and discipline, of the convicts, as is required of them by the warden in conformity to law and the rules and regulations of the prison.

SECT. 26. The warden shall from time to time propose in writing to the inspectors, such alterations as he thinks advisable in the rules and regulations for the direction of the officers and the government of the prison.

SECT. 27. He shall have the charge and custody of all convicts in the prison, and shall govern and employ them in the manner prescribed by law and pursuant to their respective sentences and the rules and regulations of the prison, until their sentences are performed or they are otherwise discharged by due course of law.

SECT. 28. He shall have the charge and custody of the prison, with the lands, buildings, furniture, tools, implements, stock, provisions, and every other species of property pertaining thereto or within the precincts thereof. He shall be treasurer of the prison, and shall receive and pay out all money granted by the legislature for the support thereof, and shall cause to be kept in suitable books regular and complete accounts of all the property, expenses, income, business, and concerns, of the establishment.

SECT. 29. He shall, as soon as may be after the last day of September in each year, cause to be made full and detailed accounts, to be closed on that day, of all the disbursements, expenses, receipts, and profits of the prison, accompanied by sufficient vouchers, which accounts after having been examined and approved by the inspectors shall be deposited and filed in the office of the treasurer of the Commonwealth, for the inspection of the legislature.

SECT. 30. When the office of warden is vacant, or the warden absent from the prison or unable to perform the duties of his office, the deputy-warden shall have the powers, perform the duties, and be subject to the obligations and liabilities of the warden.

SECT. 31. If the office of warden becomes vacant when the governor and council are not in session, the inspectors may require the deputy-warden to give a bond to the Commonwealth in the sum of ten thousand dollars, with sufficient sureties to be by them approved, conditioned for the faithful performance of the duties incumbent on him as deputy-warden and treasurer until a warden is appointed; and from the time such bond is approved, the deputy shall, so long as he performs the duties of the office, receive the salary of the warden in lieu of his former salary. If the deputy-warden does not give such bond when required, the inspectors may remove him from the office of warden and appoint a warden pro tempore, who shall give such bond and shall have the power and authority, perform the duties, and receive the salary, of the warden, until a warden is duly appointed and enters upon the discharge of the duties of the office.

CONTRACTS.

SECT. 32. All contracts on account of the prison shall be made by the warden in writing, and when approved in writing by the inspectors shall

be binding; and the warden or his successor may sue or be sued thereon to final judgment and execution. No such suit shall abate by reason of the office of warden becoming vacant, but any successor of the warden, pending such suit, may take upon himself the prosecution or defence thereof, and upon motion of the adverse party and notice he shall be required so to do.

SECT. 33. When a controversy arises respecting any contract made by the warden on account of the prison, or a suit is pending thereon, the warden may submit the same to the final determination of arbitrators or referees to be approved by the inspectors.

SECT. 34. When it can be advantageously done, the principal articles purchased for the use of the prison shall be contracted for by the year. The warden shall give previous public notice, in two newspapers at least, of the articles wanted, the quantity and quality thereof, the time and manner of delivery, and the period during which proposals therefor will be received; which notice shall be published a sufficient time for the information of persons who may desire to offer proposals.

SECT. 35. All such proposals shall be in writing and sealed up, and on the day appointed they shall be opened by the warden in presence of the inspectors, who shall cause them to be entered in a book and compared. The person offering the best terms, with satisfactory security for the performance, shall be entitled to the contract, unless it appears to the warden and inspectors that none of the offers are so low as the fair market price; in which case no offer shall be accepted, and the warden, with the consent of the inspectors, may proceed to make contracts for any of the articles wanted for the prison, in the best way he can for the interest of the Commonwealth. Every such contractor shall give bond in a reasonable sum with satisfactory surety or sureties for the performance of his contract.

SECT. 36. No officer of the prison shall be concerned or interested directly or indirectly in any contract, purchase or sale made on account of the prison.

SECT. 37. The warden shall take bills of the quantity and price of supplies furnished for the prison, at the time of the delivery; and the clerk, or such officer as the warden directs, shall compare the bills with the articles delivered. If the bills are found correct, he shall enter them with the date, upon a book to be kept for the purpose. Bills of all services rendered for the prison shall be taken and entered in like manner. If a bill for supplies or services is discovered to be incorrect, the clerk shall omit to enter it, and immediately give notice to the warden, that the error may be corrected.

DISCIPLINE, &C., OF CONVICTS.

SECT. 38. The warden and all officers of the prison shall treat the convicts with kindness, so long as they merit such treatment by their obedience, industry and good conduct.

SECT. 39. All necessary means shall be used, under the direction of the warden, to maintain order in the prison, enforce obedience, suppress insurrection and prevent escapes, for which purpose he may at all times

require the aid and utmost exertions of all the officers of the institution, the inspectors, chaplain and physician excepted.

SECT. 40. Convicts sentenced to the punishment of hard labor in the prison shall be constantly employed for the benefit of the state, but no convict shall be employed in engraving or printing of any kind.

SECT. 41. The warden, with the consent of one or more of the inspectors, may, for such time as they deem necessary to produce penitence, or so long as they think expedient for the promotion of good order and discipline, confine to solitary labor such convicts as are obstinate and refractory.

SECT. 42. Convicts against whom the punishment of solitary imprisonment is awarded by sentence of court, or who are subjected to it for violating any of the rules and regulations of the prison, shall be confined in one of the solitary cells, and during such confinement shall be fed with bread and water only, unless the physician of the prison certifies to the warden that their health requires other diet.

SECT. 43. The warden, with the consent of the inspectors may cause a Sabbath school to be maintained in the prison, for the instruction of the convicts in their religious duties, and permit such persons as they deem suitable to attend the same as instructors, under such rules and regulations as the inspectors may establish. And the warden and inspectors may furnish suitable instruction in reading and writing for one hour each evening, except Sundays, to all such prisoners as may be benefited thereby and desirous to receive the same.

SECT. 44. No communication shall be allowed between the convicts and any person without the prison. They shall be confined in separate cells in the night time, and in the daytime all intercourse between them shall, as far as is practicable, be prevented.

SECT. 45. The inspectors and warden may make such regulations as they think necessary or expedient in relation to interviews of the convicts with their friends from without the prison; during which interviews the convicts and the persons in communication with them shall be under the eye of the warden, or of some officer of the prison designated by him.

SECT. 46. The warden may at such time and under such circumstances as he deems expedient, with the consent of the inspectors, make known to the convicts the whole or parts of any communications received by him from their friends without the prison, and he may in like manner make known to their friends communications made to him by prisoners.

SECT. 47. The warden and inspectors may adopt such regulations not inconsistent with the laws relating to the government of the prison, in relation to the introduction of newspapers into the prison, and in relation to visitors, as they deem necessary or expedient.

SECT. 48. No persons other than the executive government of the Commonwealth, members of the legislature, officers of justice, or other persons having business at the prison, shall be allowed to visit it without a special permit from one of the inspectors or the warden.

SECT. 49. The warden shall cause a register to be kept of the names and residences of all persons so visiting, and of the authority by

which they visit; which register shall at all times be open to the inspectors.

SECT. 50. The warden may refuse admission to any person having a permit, when it appears that such admission would be injurious to the best interests of the prison, but he shall report such refusal to the inspectors at their next monthly meeting.

RECORD OF CONDUCT.

SECT. 51. The warden shall keep a record of the conduct of each convict, and for each month that a convict appears by such record to have faithfully observed all the rules and requirements of the prison, and not to have been subjected to punishment, there shall, with the consent of the governor and council, be deducted from the term or terms of his sentence as follows: from a term of less than three years, one day; from a term of three and less than seven years, two days; from a term of seven and less than ten years, four days; from a term of ten years or more, five days.

SECT. 52. Said record and scale of deduction, or any part thereof, shall be submitted by the warden to the governor and council when required by them, that the same may be considered in the exercise of such executive clemency on behalf of any convict, as they may deem conducive to the interests of the prison and promotive of the reformation and welfare of the convicts.

ESCAPES, &C.

SECT. 53. If a convict under sentence for any limited time escapes from the prison, or attempts by violence to escape, or assaults the warden, an inspector or other officer or person employed in the government or custody of the prison, he shall, in addition to former sentence, be punished by imprisonment in said prison not exceeding ten years, and also by solitary imprisonment not exceeding one year, to be executed forthwith, or at such time or times, either before or after the expiration of any former sentence, as the court directs.

SECT. 54. If a convict under sentence of imprisonment for life escapes from the prison, or attempts by violence to escape, or commits any such assault as is mentioned in the preceding section, he shall be punished by solitary imprisonment not exceeding one year, to be executed at such time or times as the court directs.

SECT. 55. If an officer or other person employed in the prison voluntarily suffers a convict confined therein to escape, or in any way consents to such escape, he shall be punished by imprisonment in said prison not exceeding twenty years.

SECT. 56. If an officer or person employed in the prison suffers a convict under sentence of solitary confinement to be at large or out of the cell assigned to him, or suffers any convict confined in the prison to be at large out of the prison, or to be visited, or conversed with, or in any way relieved or comforted, contrary to the regulations of the prison, he shall be punished by fine not exceeding five hundred dollars.

SECT. 57. Whoever conveys into the prison any disguise, instrument,

tool, weapon or other thing adapted or useful to aid a convict in making his escape therefrom, with intent to facilitate the escape of any convict there lawfully committed or detained, whether such escape is effected or attempted or not, or by any means aids a convict in his endeavor to escape, and whoever forcibly or fraudulently rescues or attempts to rescue a convict held in custody under sentence of imprisonment in the prison, shall be punished by imprisonment in said prison not exceeding ten years, or by fine not exceeding five hundred dollars.

SECT. 58. Whoever delivers or procures to be delivered, or has in his possession with intent to deliver, to a convict confined in the prison, or deposits or conceals in or about the prison, or the dependencies thereof, or in any boat, carriage or other vehicle going into the premises belonging to the prison, any article or thing, with intent that a convict confined in the prison shall obtain or receive the same; and whoever receives from a convict any article or thing, with intent to convey the same out of the prison, contrary to the rules and regulations thereof, and without the knowledge and permission of the warden or board of inspectors, shall be punished by imprisonment in the state prison or jail not exceeding two years, or by fine not exceeding five hundred dollars.

RATIONS, CLOTHING, &C., OF CONVICTS.

SECT. 59. The warden and inspectors may, with the consent of the governor and council, make such regulations in regard to the rations, clothing and bedding of the convicts as the health, well-being and circumstances of each convict require; but all diet, rations, clothing, beds and bedding shall be of good quality, and in sufficient quantity, for the sustenance and comfort of the convicts. No intoxicating liquors shall be furnished to the convicts.

SECT. 60. The subsistence and diet of the convicts in the hospital shall be under the direction of the physician; but for all articles of comfort or indulgence, not included in his regular hospital rations, his order therefor shall be in writing and for a term not exceeding one week.

SECT. 61. The warden and inspectors may make such variations or additions in relation to the rations, clothing and bedding of the convicts, as the circumstances of each convict may require.

SECT. 62. The prison shall be suitably and sufficiently ventilated, and each prisoner shall have a weekly bath of cold or tepid water, which shall be applied to the whole surface of the body, unless, by reason of the sickness of any prisoner, such bath may be hurtful or dangerous.

DISCHARGED CONVICTS.

[See 1864, 194.]

SECT. 63. The warden may pay to any convict leaving the prison, who in his opinion by good conduct deserves the same, a sum not exceeding five dollars out of the treasury of the prison; and no convict shall leave the prison without being furnished with decent clothing.

SECT. 64. The governor, with the advice of the council, may appoint an agent, to hold office until another is appointed in his place, who shall counsel and advise, and when and as he deems proper and expedient,

furnish with clothing, board and tools suitable for their employment, such discharged convicts as may seek his aid; and shall take measures to procure employment for such of them as may desire it, by corresponding with persons in mechanical and agricultural pursuits, and with benevolent persons and associations.

SECT. 65. The office of the agent shall be located either in Charlestown or Boston.

SECT. 66. He shall keep an account of the moneys expended by him for the rent and other necessary expenses of his office, for correspondence and travel to procure employment for discharged convicts, for furnishing the clothing, board and tools, required of him by law, and for conveying discharged convicts to their homes or places of employment when he deems it proper to pay therefor, which being approved by the auditor of accounts, the governor shall, at the end of each quarter, draw his warrant on the treasury therefor. But the whole amount so paid for such expenditures shall not exceed five hundred dollars in any one year.

SECT. 67. The warden may in his discretion pay to said agent such sums of money as he is authorized by section sixty-three to pay to convicts. The agent shall expend what he thus receives for the benefit of such convicts, and account therefor to the auditor.

SECT. 68. He shall, on or before the fifteenth day of October in each year, cause to be made to the governor and council a full and detailed account of his doings as such agent for the year ending on the last day of the preceding month, and he shall receive for his services five hundred dollars a year.

[G. S.—1860.—Chap. 177, §§ 12, 17.]

ACTS RELATING TO PARDONS OF CONVICTS.

SECTION 12. In all cases in which the governor is authorized by the constitution to grant pardons, he may by and with the advice of the council, and upon the petition of the person convicted, grant the pardon, upon such conditions, with such restrictions, and under such limitations, as he deems proper, and he may issue his warrant to all proper officers, to carry such pardon into effect; which warrant shall be obeyed and executed, instead of the sentence originally awarded.

SECT. 17. When a convict is pardoned or his punishment is commuted, the officer to whom the warrant for that purpose is issued shall, as soon as may be after executing the same, make return thereof under his hand, with his doings therein, to the secretary's office; and he shall also file in the clerk's office of the court in which the offender was convicted, an attested copy of the warrant and return, a brief abstract whereof the clerk shall subjoin to the record of the conviction and sentence.

[G. S.—1867.—Chap. 301.]

SECTION 1. When a convict sentenced to confinement in the state prison, or any jail or house of correction, is pardoned, or his punishment remitted by the governor with the advice of the council, on conditions to be by the convict observed and performed, and it comes to the knowledge

of the warden of the state prison, or keeper of the jail or house of correction, where the convict was confined, that he is abroad in violation of the conditions of his pardon or remission of punishment, such warden or keeper shall forthwith cause him to be arrested and detained, until the case can be examined by the governor and council; and the officer so arresting him, shall forthwith give notice in writing to the governor and council that such convict is arrested and detained.

SECT. 2. The governor and council shall, upon receiving such notice, examine the case of such convict, and if it shall appear by his own admission or by evidence that the convict has violated the conditions of his pardon or remission of punishment, the governor with the advice of the council shall order the convict to be remanded and confined for the unexpired term of his sentence. In computing the period of his confinement, the time between the conditional pardon and subsequent arrest, shall be taken to be part of the term of sentence. If it appears to the governor and council, that the convict has not broken the conditions of his conditional pardon or remission, he shall be discharged.

SECT. 3. Sections thirteen, fourteen, fifteen, and sixteen of chapter one hundred and seventy-seven of the General Statutes are hereby repealed.

SECT. 4. This act shall take effect upon its passage. [*Approved May 31, 1867.*]

[G. S.—1862.—chap. 8.]

AN ACT RELATING TO LUNATICS IN THE STATE PRISON.

The commission for the examination of convicts in the state prison alleged to be insane, provided for in the one hundred and eighteenth chapter of the General Statutes, shall hereafter consist of the physician of the state prison, as chairman, the superintendents of the state lunatic hospitals at Worcester and Taunton, together with the superintendents of the McLean asylum at Somerville and the Boston lunatic hospital.

[G. S.—1864.—chap. 303.]

AN ACT IN RELATION TO THE STATE PRISON.

SECTION 1. The inspectors of the state prison shall annually, before the fifteenth day of December,* make a report to the governor and council, who shall lay the same before the legislature, in print, in the month of January following. The report shall embrace a statement, which shall be made to them by the warden, of the general condition of the prison, the amount of its liabilities and of outstanding claims, giving the names of the persons indebted, the sum due from each, and when payable. It shall contain a detailed account of the expenditures for the prison; the names, position, pay, and allowances of the several officers and employes; a copy of all contracts made within the current year; the sum received for the labor of prisoners, giving the names of con-

* See chap. 94, Acts 1873.

tractors for whom the labor was performed, the kinds of labor, the number of days and pay per day, of each; and also the actual average cost of the support of each inmate. The said inspectors shall also present, in said report, an estimate of the sum that will be required to meet the expenses of the prison for the following year, specifying separately the amount for salaries, for subsistence, for clothing, for bedding, for fuel, for repairs and for incidentals, together with an estimate of the probable income from labor and from all other sources.

SECT. 2. An annual appropriation shall be made from the treasury for the support of the state prison; and all receipts for labor of prisoners, and for articles sold at the same, shall, as often as once in each month, be paid over to the treasurer of the commonwealth, who shall receipt for the same.

SECT. 3. The salaries and pay of all officers and employes at the state prison, and the payment of all bills for supplies and for other expenditures for said prison, shall be paid monthly from the treasury of the commonwealth, the same having been certified by the auditor, upon schedules (accompanied by vouchers), enumerating the bills and pay-rolls. The name of each officer and his position, the amount of his pay and the sum due him, shall be borne on the pay-roll, which, together with the several bills, shall be certified by the warden and bear the approval of at least two of the inspectors of the prison. A record in full of the pay-rolls and bills shall be made by the clerk in a book kept for the purpose at the prison, and the originals deposited with the auditor as vouchers.

[G. S.—1864.—chap. 307.]

AN ACT CONCERNING RETURNS OF SHERIFFS, KEEPERS OF JAILS AND HOUSES OF CORRECTION, AND OVERSEERS OF THE POOR.

SECTION 1. The secretary of the board of state charities shall furnish, from time to time, to the keepers of the several prisons and workhouses throughout the Commonwealth, including the state prison and the houses of industry, reformation and correction in the city of Boston, the following blank schedule for periodical returns, which shall be made weekly from all prisons where the commitments average ten a week and upwards; monthly from all prisons where the commitments average between two and ten a week; and once in six months from all other prisons:

Admissions.

Registered number; name; color; age; sex; birthplace; parents both Americans; parents both temperate; parents both or either convicts; ever married; intemperate; what education; what property; ever in army or navy; ever in reform school; when committed; why committed; number of former commitments; when discharged; how discharged; length of sentence; number of days sick; number of times punished in prison.

Discharges.

Registered number; name; when committed; why committed; when discharged; how discharged; time in prison; number of days sick; number of times punished in prison; number remaining by last report; number committed since last report; num-

ber discharged; number transferred from other jails, &c.; number transferred to other jails, &c.; number now in confinement.

[G. S.—1866.—chap. 264.]

**AN ACT IN RELATION TO SOLITARY IMPRISONMENT IN THE
STATE PRISON.**

The eighteenth section of chapter one hundred and seventy-four of the General Statutes is hereby amended, so that, in case of severe illness of the convict, the warden, upon the certificate of the physician of the prison, may postpone the solitary imprisonment until the health of the convict shall be so far restored that his life will not be endangered by such solitary imprisonment.

[G. S.—1867.—chap. 312.]

**AN ACT FIXING THE SALARIES OF CERTAIN OFFICERS OF THE
STATE PRISON.**

SECTION 1. The officers of the prison hereinafter named shall receive the following annual salaries, viz.: the warden twenty-seven hundred dollars; the deputy-warden seventeen hundred dollars; the clerk fifteen hundred dollars; the chaplain twelve hundred dollars; each turnkey one thousand dollars; each watchman nine hundred dollars; and each assistant-watchman seven hundred dollars;* payable in monthly payments by the warden out of the treasury of the prison, and in full for all services. And no other perquisite, reward, or emolument shall be allowed to or received by any of them, except that there shall be allowed to the warden and deputy-warden sufficient house room, with fuel and light, for themselves and families. Such salaries shall be paid from the first day of January last.

SECT. 2. All acts and parts of acts inconsistent with this act are hereby repealed.

[G. S.—1869.—chap. 334.]

**AN ACT AUTHORIZING THE USE OF THE STATE PRISON FOR
THE PUNISHMENT OF PERSONS CONVICTED IN THE UNITED
STATES COURTS.**

The state prison shall be used for the reformation and punishment of male offenders convicted before any court of the United States held within the district of Massachusetts, and sentenced according to law to the punishment of confinement therein at hard labor; and all such offenders shall be securely confined, employed at hard labor, and governed in the same manner as persons sentenced by any of the courts of this commonwealth.

* See chap. 301, Acts 1873.

[G. S.—1870.—chap. 243.]

**AN ACT RELATING TO THE CHAPLAIN, AND THE PHYSICIAN
AND SURGEON OF THE STATE PRISON.**

SECTION 1. The chaplain of the state prison shall perform divine service in the chapel of the prison, instruct the convicts in their moral and religious duties, visit the sick on suitable occasions, have charge of the school and library of the prison, under the direction of the warden and inspectors, and shall devote his whole time to the duties of his office, and shall receive an annual salary of two thousand dollars.

SECT. 2. The physician and surgeon of the state prison shall receive an annual salary of one thousand dollars.

[G. S.—1871.—chap. 301.]

**AN ACT CONCERNING THE SALARIES OF OFFICERS OF THE
STATE PRISON.**

The following named officers of the state prison shall receive the following annual salaries, viz.: the warden thirty-five hundred dollars; the clerk two thousand dollars; each turnkey eleven hundred dollars; each watchman one thousand dollars; and each assistant watchman eight hundred dollars.

[G. S.—1871.—chap. 336.]

**AN ACT TO AUTHORIZE THE EXPENDITURE OF MONEY FOR
EDUCATIONAL PURPOSES IN THE STATE PRISON.**

The warden and inspectors of the state prison are hereby authorized to expend from the appropriation made for the support of said prison, a sum not exceeding two thousand dollars per annum, in furnishing suitable instruction in reading, writing and such other branches of education as they may deem expedient, to such of the convicts as may be benefited thereby and are desirous of receiving the same; and said warden and inspectors are hereby authorized to expend a sum not exceeding one thousand dollars in fitting up a school-room in said prison.

[Chap. 73, Acts of 1873.]

**AN ACT FOR THE BETTER PROTECTION OF PERSONS EMPLOYED
IN THE STATE PRISON.**

SECTION 1. Section fifty-three of chapter one hundred and seventy-nine of the General Statutes is amended by striking out the words "government or custody of the."

SECT. 2. This act shall take effect upon its passage. *[Approved March 8, 1873.]*

[Chap. 94, Acts of 1873.]

**AN ACT IN RELATION TO THE REPORTS OF THE INSPECTORS
OF THE STATE PRISON.**

The report of the inspectors of the state prison to the governor and council, required by chapter three hundred and three of the acts of the year eighteen hundred and sixty-four, shall hereafter be submitted to the secretary of the commonwealth on or before the fifteenth day of October, annually. [*Approved March 15, 1873.*]

[Chap. 155, Acts of 1873.]

**AN ACT AUTHORIZING THE CONSTRUCTION OF A NEW STATE
PRISON BUILDING.**

SECTION 1. The governor, with the advice and consent of the council, is authorized to appoint three persons, who shall be a board of commissioners, with full power to select a plan of a state prison from such as may be presented by different architects, to purchase an eligible site therefor within the limits of the commonwealth, and to cause to be erected thereon a suitable prison, for the safe confinement of such prisoners as by law are or may be confined in the state prison, and with accommodations for one thousand prisoners, together with such household accommodations for the warden and his family and for subordinate officers and attendants as the said board may deem necessary.

Said board shall have power to make all contracts and employ all agents necessary to carry into effect the provisions of this act: *provided*, that the aggregate expenses and liabilities incurred by virtue hereof shall not exceed the sum of one million dollars; and *provided, further*, that the selection and purchase of a site, the plans of said prison, and all contracts made by said board in carrying out the provisions of this act, shall be subject to the approval of the governor and council, and the work shall be at all times under their supervision, with power at any time to order a discontinuance of the same.

[*Amended. See Chap. 255, Acts of 1874.*]

[Chap. 193, Acts of 1873.]

**AN ACT TO PROVIDE UNIFORMS FOR THE OFFICERS OF THE
STATE PRISON.**

SECTION 1. For the purpose of promoting the discipline of the state prison, the several officers thereof, except the board of inspectors, clerk, physician and chaplain, shall, while on duty, wear such uniform as may from time to time be prescribed by the inspectors and warden.

SECT. 2. in order to defray the expense of procuring such uniform, said officers, excepting the inspectors, warden, clerk, physician and

chaplain, shall be allowed and paid severally the sum of one hundred dollars annually in addition to the salary now allowed.

SECT. 3. This act shall take effect on the first day of May next. *[Approved April 15, 1873.]*

[Chap. 133, Acts of 1874.]

AN ACT PROVIDING FOR AN INCREASE IN THE NUMBER OF ASSISTANT WATCHMEN EMPLOYED AT THE STATE PRISON.

SECTION 1. Section seven of chapter one hundred and seventy-nine of the General Statutes is amended so that there may be employed at the state prison as many assistant watchmen, not exceeding nine, as the warden may deem necessary.

SECT. 2. This act shall take effect upon its passage. *[Approved April 1, 1874.]*

[Chap. 236, Acts of 1874.]

AN ACT TO REPEAL SECTION THREE OF CHAPTER ONE HUNDRED AND FIFTY-FIVE, OF THE ACTS OF THE YEAR EIGHTEEN HUNDRED AND SEVENTY-THREE, IN RELATION TO BORROWING MONEY FROM SINKING FUNDS.

SECTION 1. Section three of chapter one hundred and fifty-five of the acts of eighteen hundred and seventy-three, is repealed.

SECT. 2. This act shall take effect upon its passage. *[Approved May 15, 1874.]*

[Chap. 255, Acts of 1874.]

AN ACT IN ADDITION TO AND AMENDATORY OF AN "ACT AUTHORIZING THE CONSTRUCTION OF A NEW STATE PRISON BUILDING."

SECTION 1. Section one of chapter one hundred and fifty-five of the acts of eighteen hundred and seventy-three is amended so as to authorize the erection of a state prison with accomodation for seven hundred and fifty prisoners instead of one thousand prisoners, and such prison shall be so planned as to admit of future enlargements. The board of commissioners appointed in accordance with the provisions of said section shall also have full power to cause to be erected the requisite walls, fences, and workshops, and to provide proper motive power: *provided*, that the aggregate of expenses and liabilities incurred under the provisions of the original act of eighteen hundred and seventy-three, and this act as amendatory thereof, shall not exceed the sum of one million dollars.

SECT. 2. The commissioners appointed under said chapter shall, as soon as a plan has been selected for said prison, proceed to make

arrangements with the warden and inspectors of the state prison, for the employment of the prisoners in said institution, who are or may be unemployed, in the manufacture of the cell doors, and other iron work, or any part thereof, that may be required in the construction of the new prison.

SECT. 3. This act shall take effect upon its passage. [*Approved May 22, 1874.*]

[Chap. 264, Acts of 1874.]

AN ACT CONCERNING PRISON RECORDS AND RETURNS.

SECTION 1. It shall be the duty of the keepers of all prisons and work-houses in the commonwealth, including the state prison, the state work-house, the reformatory prison for women, and the houses of industry and correction in the city of Boston, to keep full and accurate records of all prisoners admitted and maintained in, or discharged from, their several prisons, and to make such returns concerning them as may be required from time to time by the commissioners of prisons.

SECT. 2. Such annual returns of the number, cost of support, salaries of prison officers, employment and earnings of prisoners, and other particulars in regard to the several prisons in the commonwealth, their management and discipline, as may be required from time to time by the commissioners of prisons, shall be made by the warden and inspectors of the state prison, the superintendent of the state workhouse, the authorities of the reformatory prison for women, the sheriffs and commissioners of the several counties, and the board of directors of public institutions for the city of Boston, on or before the fifteenth day of October in each year.

SECT. 3. If any of the officers enumerated in section two neglect or refuse to make the returns prescribed at the time specified by the commissioners of prisons, or withhold the annual return after the fifteenth day of October in each year, said officer shall forfeit one dollar for each day's neglect, and the amount of such forfeiture shall be deducted from any salary or compensation allowed by law to such officer, at the first monthly payment after the fact of such forfeiture having been incurred is reported to the proper auditing and disbursing officer. [*Approved May 26, 1874.*]

[Chap. 370, Acts of 1874.]

AN ACT TO PROVIDE FOR THE CUSTODY AND TREATMENT OF THE CRIMINAL AND HOMICIDAL INSANE.

SECTION 1. The commissioners having in charge the construction of the state prison at Concord shall make provisions therein for insane criminals.

[Chap. 391, Acts of 1874.]

AN ACT TO AUTHORIZE A LOAN FOR THE CONSTRUCTION OF A STATE PRISON AND A REFORMATORY PRISON FOR WOMEN, AND TO ESTABLISH A SINKING FUND FOR THE SAME, AND FOR THE DANVERS LUNATIC HOSPITAL LOAN.

SECTION 1. For the purpose of meeting any expenses incurred, and that may be incurred, under the provisions of chapter one hundred and fifty-five of the acts of the year eighteen hundred and seventy-three, entitled "An Act authorizing the construction of a new state prison building," or of any act or acts supplementary thereto, the unexpended balance of the former appropriation of one million dollars is hereby re-appropriated: *provided*, that no part of said appropriation shall be expended for construction until the governor and council shall have satisfactory assurance that the whole work provided for in the acts above-mentioned can be completed for the sum herein appropriated. And for meeting any expenses that may be incurred under the provisions of chapter three hundred and eighty-five of the acts of the present year, entitled "An Act to establish a Reformatory Prison for Women," and of any act or acts supplementary thereto, the sum of three hundred thousand dollars is hereby appropriated. And the treasurer is hereby authorized, upon the order of the governor and council, to issue scrip or certificates of debt to an amount not exceeding one million three hundred thousand dollars, for the purpose aforesaid, which shall be expressed in such currency and shall bear such rate of interest, not exceeding six per centum per annum, as the governor and council may direct, and shall be redeemable in not less than twenty nor more than thirty years from the date thereof; and said treasurer shall sell or otherwise dispose of the same as he may deem proper, subject to the approval of the governor and council.

SECT. 2. The treasurer, under the direction of the governor and council, may borrow in anticipation of the issue of the scrip authorized in this act, such sums as may be necessary for the purposes mentioned in the first section hereof: *provided*, that the whole amount borrowed by authority hereof, shall not exceed the sum of one million three hundred thousand dollars.

SECT. 3. To provide for the payment of the scrip or certificates of debt to be issued under the authority of this act, and also for the redemption of the scrip issued under the authority of chapter two hundred and thirty-nine of the acts of the year eighteen hundred and seventy-three, entitled, "An Act to establish a Hospital for the Insane in the north-eastern part of the Commonwealth" or of any act or acts in addition thereto, a sinking fund is hereby established, to be composed of the proceeds of the sales of the present state prison at Charlestown, with the lands and property connected therewith, which, as soon as the public convenience will permit, shall be sold under the direction of the governor and council, and the proceeds thereof paid into the state treasury for this purpose. If the receipts from this source do not in any fiscal year amount to a sum equal to three per centum of the total amount of scrip or certificates of debt then issued, then there shall be raised by taxation

in the next succeeding year a sum equal to the difference between the amount of said receipts and three per centum of the amount of the scrip or certificates of debt then issued: *provided*, that the said tax may be omitted after the fund hereby established shall have amounted to a sum, which, with its accumulations of interest, will be sufficient to pay the said scrip at maturity. The said fund, together with its accumulations of interest, shall be invested as is now or may be provided by law for the investment of such funds, and shall be pledged and held as the sinking fund hereby established, and shall be used for the redemption and payment of the said scrip or certificates of debt and for no other purpose whatsoever.

SECT. 4. This act shall take effect upon its passage. [*Approved June 30, 1874.*]

[Chap. 26, Resolves of 1874.]

RESOLVE RELATING TO THE STATE PRISON.

Resolved, That the sums hereinafter named be allowed and paid out of the treasury for the following purposes:—A sum not exceeding twenty-five thousand dollars, to be expended in rebuilding the workshops at the state prison, which were recently destroyed by fire. A sum not exceeding seven thousand dollars for additional shop-room, and a sum not exceeding fifteen thousand dollars for engines and machinery, to be expended only in case such expenditure is deemed necessary by the governor and council and by the warden and inspectors of said prison. All said sums are to be expended by the warden and inspectors under the direction of the governor and council, and the same are hereby appropriated. [*Approved April 15, 1874.*]

[Officers of the State Prison are exempted from serving as jurors, as see Supplement to General Statutes, 1864, chap. 215, page 279; and also from enrolment and doing military duty, as see Acts and Resolves, 1873, chap. 313, sect. 9.]

PUBLIC DOCUMENT No. 14.

Commonwealth of Massachusetts.

STATE AGENCY FOR AIDING DISCHARGED CONVICTS, }
22 BROMFIELD STREET, BOSTON, Sept. 30, 1874. }

*To His Excellency the Governor, and the Honorable the
Executive Council of the Commonwealth of Massachusetts.*

GENTLEMEN :—The State Agent for Aiding Discharged Convicts herewith presents his Annual Report for the year ending September 30, 1874.

A condensed statement of expenditures is embraced herein. A detailed statement of items, duly vouched, has been deposited in the office of the state auditor. The whole number of discharged convicts whom I have assisted and advised during the year, is three hundred and four. Two hundred and twenty-seven of these have been inmates of the Massachusetts State Prison, either during the past year or in former years. Seventy-seven were discharged from different houses of correction within this Commonwealth.

My experience during the past year has been of the same general character with that of preceding years, except in the way of finding employment for this class of men. Owing to the panic, and the stagnation in business, it has been almost an utter impossibility, in many instances, to get them employ-

ment; and that is the very thing that a man needs the most when he first comes forth into the world again from prison life. Oftentimes good, steady employment, offered a man just at the right time, will do more toward reclaiming him than anything else that can be done for him. And if those at the head of our manufactories, and the public at large, would view this matter in the right light, our prisons throughout the Commonwealth would not be as full as they are to-day. I have not the least doubt but that many of those in our prisons and houses of correction were obliged to steal from necessity, when even a few days employment each week would have saved them from months of prison life.

And I find sometimes that it is these very months of prison life, that he serves for stealing from necessity, or by being driven into it for lack of employment, that makes the man a criminal for life, and so hard to deal with after his discharge from prison.

Therefore, I would urge it upon the public more strongly than ever, that employment is one of the things we need most, to assist us in reclaiming our discharged prisoners.

I agree with Rev. Henry Ward Beecher (and this will bear repeating) where he says: "This matter of dealing with a criminal class in a community, is not a matter which can be settled in a moment, certainly not by a passionate outcry. It is one of the most difficult problems that come before the human mind. What a society imperfectly organized (as all human society is) can do with its morbid and criminal members, is a question involving so many elements running so deep, having in it so much that is obscure, and in its history so much that is mistaken, that the reformation of criminal life, or the security of the community against criminal intrusion, is one of the most profound studies that can be given to the philosopher, the magistrate or the philanthropist."

Tools and implements have been furnished to twenty-two of these men, by which it is believed they have been enabled to commence life anew under more favorable circumstances than they could have done in any other way, and thereby provide for the wants of themselves and of those dependent upon them.

Seventy-six have been furnished with transportation to

their homes in other parts of the State, or to other States to seek employment.

In every instance where assistance has been rendered, reference has been had to the character, circumstances and surroundings of the person assisted, and especially to his own personal efforts to care for and to try hard to establish a character that can lay claim to the respect and confidence of the public, and of friends and associates.

As a general thing, I find that this class of men compare well with those who have never been inside of a prison. Many of them are excellent mechanics and faithful workers, and do as much work, and more, than many who never saw a prison.

Many of them come forth from prison with good resolutions in their hearts, and a strong desire to carve their way up in the world, and a strong hope of leading an honest life. We search assiduously for employment for them, we enter an immense number of places; but the proprietors, one after another, tell us they have all the help they need, or that they have no desire to employ a man who has served a sentence in prison. And thus it is, day after day, we meet with discouragements, until the man's faith in his own kind almost dwindles away. We try to encourage them when our own courage has almost failed, and tell them we will still try another place. We enter; tell our story over again; we are listened to attentively; we plead somewhat harder, and are told to send our man along, that they will employ him if he will prove true to all that we promise. He accepts the offer with a glistening eye and a glad heart, proves true to himself and his promises, is saved and made happy, through a little sympathy and employment at the right time.

I find that the power of kindness and sympathy, as a renovating influence upon a man's heart and life, has been strikingly manifested in my dealings with this class of men.

In visiting a neighboring city, a few months since, I called at a large manufactory, to see if I could obtain employment for any of these men, and the foreman told me that he had already five or six of my men employed there. I asked him how they were doing compared with other men, and he

answered by saying they were ranked with the best men in the factory.

One of them had worked for himself over five years, bought himself a house, and was as good a citizen as there was in the city. He has employed a number of men for me during my agency, and, as a general thing, gives me a good account of them.

In another manufactory, near the city, they were employing about sixteen; in another, five; and in another, six; and, as a general thing, I have received good reports from most of them.

I believe that a large majority of all discharged prisoners are susceptible to kindness, and would reform if they could.

Sheriff Clark, of Suffolk County, tells us, in one of his admirable reports, that "many of the prisoners find the first words of sympathy and encouragement to reformation in prison; poverty and intemperance has debarred them from all other sources of human sympathy, and led them to crime and to prison."

Without this encouragement and this sympathy, and some honest means of obtaining a livelihood at the time of their discharge, what is to become of the discharged convict? As Sheriff Clark rightly says, "Without this, there is but one place to which they can go,—back into the dens of vice, where they would find the only friends outside of a prison."

And he truly says: "To them they will go, only to come and go again until death. There are men out of prison who are idle and dissipated, and do not or will not work, except as necessity compels them to for existence, who are willing, industrious and faithful workers in prison; they are well-behaved, and give promise of reform while in prison."

If you would save this class, you must continue your acts of kindness and sympathy after their discharge from prison, see to it that they are clothed and fed, and, above all, that they have some steady employment whereby they can earn an honest livelihood.

"The rich, the strong, the fortunate and the pure, are bound by the ties of a common humanity to aid and assist the poor, the weak, the unfortunate and the debased; and the latter are, or should be, the wards of the former."

Out of three hundred and four persons assisted, during the past year, there have been assisted,—

To tools,	22
Board while seeking employment,	48
Conveyance home to friends, and to other States to seek employment,	76
Clothing,	83
Meals and lodging,	35
Family stores,	12

The amount drawn from the treasury of the Commonwealth for the past year has been as follows:—

The amount paid for tools,	\$328 51
For board of discharged convicts while seeking employ,	251 15
Transportation of discharged convicts to their homes, and to other States to seek employment,	413 20
Clothing,	611 76
Family stores,	70 47
Meals and lodging,	34 25
Rent of office, travel of self with and for discharged convicts, post-office expenses, and incidental expenses of office,	273 45
Salary,	1,000 00
<hr/>	
Making a total of	\$2,982 79

The average age of the men when discharged from prison, that have been assisted during the past year, is twenty-nine years five months and seven days.

One hundred and forty-five were born of Irish parents, ninety-three of American parents, thirty-two of English parents, four Italians, one Portuguese, thirteen from the British Provinces, eight Scotch, three Germans, one Cuban, one Greek, one from French West Indies, one Prussian, one French Canadian.

Two hundred and seventy were intemperate when arrested; thirty-four say they were temperate; two hundred and eighty-one could read and write; twenty-three could not write their names. Average length of sentence of those who have been assisted during the year, is three years ten months twenty-eight days and twelve hours.

Respectfully submitted.

DANIEL RUSSELL.

PUBLIC DOCUMENT No. 15.

ABSTRACT

OF THE

RETURNS OF THE SHERIFFS

OF THE

Commonwealth of Massachusetts,

FOR THE YEAR ENDING SEPTEMBER 30, 1874.

PREPARED BY

THE SECRETARY OF THE COMMONWEALTH.

ABSTRACT OF RETURNS OF THE SHERIFFS

Of the several Counties in the Commonwealth, for the year ending September 30, 1874, in compliance with the General Statutes, chapter 17, section 72.

COUNTIES.	Amount of money received from County Treasurer.	Amount of money received for fees in civil processes.	Amount of money received for fees in criminal processes.	Amount received from all other sources.	Total amount of money received.	No. of days' attendance upon Supreme Judicial Court.	No. of days' attendance upon Superior Court.	No. of days' attendance upon Probate Court.	No. of days' attendance upon Court of Insolvency.	No. of days' attendance upon County Commissioners.	No. of days' attendance upon more than one court in the same day.	Total number of days' attendance.
Barnstable, . . .	\$500 00	\$12 60	—	\$90 00	\$602 60	4	16	—	—	13	3	33
Berkshire, . . .	2,300 00	—	—	24 50	2,324 50	6	100	—	—	—	—	106
Bristol, . . .	1,275 00	—	—	—	1,275 00	28	102	—	—	—	—	130
Dukes, . . .	425 00	8 40	—	—	433 40	—	6	—	—	—	—	6
Essex, . . .	1,800 00	—	—	60 00	1,860 00	23	130	—	—	—	—	153
Franklin, . . .	1,550 00	—	—	20 00	1,570 00	1	30	—	—	—	—	31
Hampden, . . .	2,250 00	—	—	93 00	2,343 00	9	72	—	—	—	—	81
Hampshire, . . .	1,000 00	—	—	35 20	1,035 20	4	59	—	—	9	—	72
Middlesex, . . .	2,200 00	—	—	629 00	2,829 00	46	233	—	—	—	39	279
Nantucket, . . .	300 00	7 72	—	13 60	321 32	1	4	—	—	—	—	5

SHERIFFS' RETURNS.

[Oct.

Norfolk, .	\$2,200 00	-	\$1,351 19	\$6,551 19	3	73	-	-	12	-	88
Plymouth, .	900 00	\$0 50	-	900 50	12	35	-	-	25	-	72
Suffolk, .	2,500 00	-	-	2,500 00	201	670*	-	-	-	248	298
Worcester, .	2,732 48	-	107 28	2,839 76	10	171	-	-	-	23	181
Totals, .	\$21,932 48	\$29 22	\$5,423 77	\$27,385 47	348	1,701	-	-	59	313	1,535

* In Superior Court, criminal session, 272; Superior Court, first session, 214; Superior Court, second session, 184.

PUBLIC DOCUMENT No. 16.

ABSTRACT OF THE RETURNS

OF THE

REGISTERS OF DEEDS

OF THE

Commonwealth of Massachusetts.

FOR THE YEAR ENDING SEPTEMBER 30, 1874.

PREPARED BY

THE SECRETARY OF THE COMMONWEALTH.

ABSTRACT OF THE RETURNS OF REGISTERS OF DEEDS

In the several Counties of the Commonwealth, for the year ending September 30, 1874, in compliance with the General Statutes, chapter 17, section 102.

COUNTIES.	Names of Registers.	Number of Deeds recorded.	Number of other Instruments.	Amount of Fees received for Deeds.	Amount received for other Instruments.	Number of legal pages covered.	Expenses of Office above what is paid by County.
Barnstable,	Smith K. Hopkins, .	1,918	82	\$1,173 50	\$36 20	5,552	None.
Berkshire Middle District, .	George I. Tucker, .	1,257	234	807 70	80 95	4,056	\$125 00
Berkshire Northern Dist., .	Herbert A. Fuller, .	975	103	747 00	74 25	3,570	150 00
Berkshire Southern Dist., .	Isaac Seeley, . . .	732	127	419 15	53 90	2,184	7 00
Bristol Northern District, .	Joseph E. Wilbar, .	3,524	262	2,679 30	214 24	11,272	1,350 00
Bristol Southern District, .	Charles C. Sayer, .	1,326	34	890 15	21 40	4,225	150 00
Dukes,	John S. Smith, . .	484	63	295 30	40 65	1,574	-
Essex Northern District, .	Abiel Morrison, .	2,461	20	1,678 38	12 25	7,838	579 12
Essex Southern District, .	Ephraim Brown, .	9,499	244	5,749 15	171 25	28,800	4,215 00
Franklin,	Edward Benton, .	1,920	416	1,272 10	158 06	5,950	335 00
Hampden,	James E. Russell, .	5,220	760	8,448 55	190 00	12,577	1,525 00
Hampshire,	Henry P. Billings, .	2,428	108	1,174 90	48 00	6,011	550 00

REGISTERS OF DEEDS.

[Oct.

Middlesex Northern Dist., .	J. P. Thompson, .	2,589	688	\$1,898 33	\$184 47	9,920	\$648 49
Middlesex Southern Dist., .	Charles B. Stevens, .	16,376	4,947	14,680 85	2,296 55	57,901	10,841 95
Nantucket,	William H. Macy, .	302	20	166 05	10 50	736	None.
Norfolk,	J. H. Burdakin, .	7,398	369	6,290 00	271 00.	20,978	4,365 50
Plymouth,	William S. Danforth, .	4,043	37	3,063 00	29 45	13,363	1,475 00
Suffolk,	Thomas F. Temple, .	13,157	9,323	12,014 00	7,125 75	73,686	15,148 53
Worcester,	Alexander H. Wilder, .	8,123	5,085	5,686 10	2,034 00	32,523	6,379 95
Total, . . . . .	. . . . .	83,732	22,922	\$64,433 51	\$13,053 47	302,749	\$47,845 54

PUBLIC DOCUMENT.....

.....No. 17.

ELEVENTH ANNUAL REPORT

OF THE

BOARD OF STATE CHARITIES

OF

MASSACHUSETTS,

TO WHICH ARE ADDED

REPORTS FROM ITS FOUR DEPARTMENTS.

WITH AN APPENDIX.

JANUARY, 1875.

BOSTON:
WRIGHT & POTTER, STATE PRINTERS,
79 MILK STREET (CORNER OF FEDERAL).
1875.

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PREFACE, WITH ERRATA.

These pages of the annual volume issued by the Board of State Charities, being the last printed, although the first in order, may be used when necessary for the insertion of later information, additional to that contained in the following Reports, and for the correction of errors occurring there. It has been thought best to give in this place, this year, the number of inmates remaining at the public establishments on the first of January, 1875, namely:

At the Tewksbury State Almshouse, 919,—

Men,	382	Sane,	600
Women,	431	Insane,	319
Boys,	55	In Hospital for Sick,	140
Girls,	51		

At the Monson State Primary School, 524,—

Men,	4	Girls,	126
Women,	35	Pupils,	463
Boys,	359	Other Children,	22

At the Bridgewater State Workhouse, 471,—

Men,	168	Convicts,	387
Women,	225	Adult Paupers,	6
Boys,	44	Children,	78
Girls,	34		

At the Worcester Insane Hospital, 493,—

State Patients,	72	Men,	223
Town do.,	263	Women,	270
Private do.,	158		

At the Taunton Hospital, 534,—

State Patients,	150	Men,	279
Town do.,	313	Women,	255
Private do.,	71		

At the Northampton Hospital, 466,—

State Patients,	271	Men,	220
Town do.,	124	Women,	246
Private do.,	71		

At the State Prison at Charlestown,—

Men,	692
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At the Westborough Reform School,—

Boys,	335
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At the Lancaster Industrial School,—

Girls,	79
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At the County Prisons,—

Barnstable County Prison,	2	Nantucket County Prison,	0
Berkshire County Prison,	113	Norfolk County Prison	123
New Bedford Prison,	190	Plymouth County Prison,	25
Taunton Jail,	75	Boston Jail,	174
Dukes County Prison,	0	South Boston House of Cor-	
Ipswich House of Correction,	147	rection,	574
Lawrence Prison,	133	Fitchburg Prison,	80
Newburyport Jail,	19	Worcester Prison,	153
Salem Jail,	80	At all the Jails,	520
Franklin County Prison,	10	At all the Houses of Correction,	1,948
Hampden County Prison,	153	At the Boston House of In-	
Hampshire County Prison,	42	dustry,	853
Cambridge Prison,	320	At all the Prisons,	4,400
Lowell Jail,	52		

It thus appears that there were at the three State Pauper Establishments (as they have usually been called) on the first of January, 1875, 1,914 inmates. Estimating the Sick State poor receiving out-door relief at that date as 293 in number, we have a total of 2,186, to which, if we add 493, the number of State patients at the three State Hospitals for the insane, we have 2,700 poor persons maintained by the Commonwealth at the beginning of 1875. Of these, however, only 2,235 were legally State paupers, the rest being pupils at the Primary School. Of these 2,235, no less than 850 were insane or imbecile persons, 387 were convicts at Bridgewater, and nearly 500 were under treatment for physical maladies. Ten years ago (January 1, 1865), there were at the four State Pauper Establishments (including Rainsford) 2,226 State paupers, and at the State Hospitals more than 500 State patients; so that in the past ten years, with all their increase of population, and in spite of

the last year's depression in business, the State poor have not increased at all, and now hardly come up to the number in the last winter of the civil war. The number of the town and city poor has increased in the ten years, but not largely; the whole number ten years ago, of those fully supported, being nearly 5,500, and their average number 3,900, while last year the whole number was about 6,100, and the average did not much exceed 4,100. The number of those partially supported has increased but little, if any, more,—being more than 22,000 ten years ago, and not more than 25,000 last year, when all duplicates are excluded. The estimated number of town and city poor receiving support or aid January 1, 1875, was 20,000, of whom 5,000 were in almshouses, hospitals, etc., and 15,000 were receiving out-door relief. But this is only an estimate.

The whole number of prisoners January 1, 1875, exceeded 4,400, or 4,000 after deducting the 387 in the State Workhouse who have just been reckoned among the State's poor. This Workhouse did not exist ten years ago; but all the other prisons did, and in them, January 1, 1865, there were less than 1,900 prisoners, instead of more than double that number now. The contrast is very striking between the slight increase of pauperism and the great growth of crime in the ten years.

 E R R A T A .

Page xxxviii, line 12; for *twenty-nine* say *thirty-two*.

Page xxxviii, line 13; for *twenty* say *eighteen and a half*.

Page xliii, line 9 from foot of page; for 626 say 621.

Page xliii, line 7 from foot; for 849 say 842.

Page xliii, line 5 from foot; for 877 say 858.

Page xliv, line 2; for *of* say *in*.

Page lv, line 15, and in Table; for 846 say 842.

Page lv, in Table; for 2,251 say 2,247.

Page 37; the title-page should read, "Eighth Annual Report of the Visiting Agency," instead of "Sixth Annual Report of the State Visiting Agent."

Page 74, line 12 from foot; for "those discharged" read "those fined," and on the next line for "smaller" read "larger."

Page 84, last paragraph; the date should be September 30, 1874, instead of 1873.

Page 134; the deaths at Bridgewater in 1874 should be 64 instead of 62, and the total number of deaths for 1874 should be 568 instead of 566.

PAST AND PRESENT MEMBERS OF THE BOARD.

MEMBERS OF THE BOARD.

[Names of *past* members in small capitals; of *present* members in italics.]

Date of original Appointment.	N A M E.	Residence.	Qualified.	Re-appointed.	Resigned.	Term expires.
Sept. 30, 1863,	<i>Nathan Allen</i> ,	Lowell,	Oct. 7, 1863,	Oct. 2, 1874,	-	Sept. 30, 1879.
30, 1863,	OTIS NORCROSS,	Boston,	7, 1863,	-	Sept. 30, 1864.	-
30, 1863,	ROBERT T. DAVIS,	Fall River,	7, 1863,	-	June 12, 1864,	-
30, 1863,	<i>Edward Earle</i> ,	Worcester,	7, 1863,	Oct. 15, 1872,	-	Sept. 30, 1877.
30, 1863,	H. B WHEELWRIGHT,	Taunton,	7, 1863,	1, 1866,	July 4, 1868,†	-
30, 1863,	<i>F. B. Sanborn</i> ,	Concord,	2, 1863,	Nov. 24, 1871,	Oct. 14, 1868,†	Sept. 30, 1876.
Jan. 26, 1864,	THEODORE METCALF,	Boston,	Jan. 30, 1864,	-	Mar. 1, 1866,	-
June 14, 1864,	JOSIAH C. BLAISDELL,	Fall River,	June 16, 1864,	Oct. 1, 1866,	Jan. 27, 1870,	-
Nov. 2, 1864,	<i>Samuel G. Howe</i> ,	Boston,	Dec. 17, 1864,	Sept. 30, 1870,	-	Sept. 30, 1875.
Apr. 17, 1866,	CHARLES H. WARREN,*	Boston,	Apr. 26, 1866,	-	Sept. 30, 1868,	-
July 24, 1868,	<i>S. C. Wrightington, Gen. Agent</i> ,	Fall River,	Oct. 1, 1868,	July 24, 1874,	-	July 24, 1877.
Oct. 19, 1868,	JULIUS L. CLARKE,	Newton,	31, 1868,	-	Oct. 31, 1869,	-
Nov. 5, 1868,	<i>Moses Kimball</i> ,	Boston,	Nov. 16, 1868,	Sept. 25, 1873,	-	Sept. 30, 1878.
Oct. 28, 1869,	EDWARD L. PIERCE,	Milton,	1, 1869,	28, 1872,	Mar. 31, 1874,	-
Apr. 23, 1874,	<i>Sidney Andrews, Sec'y</i> ,	Brookline,	July 1, 1874,	June 30, 1874,	-	Sept. 30, 1875.

* Died in 1874.

† Though resigning at the date mentioned, Dr. Wheelwright continued to act as General Agent of the Board until his successor, Mr. Wrightington, was duly qualified. ‡ Resigned as Secretary, and re-appointed a member of the Board, January 23, 1870.

NOTE.—Messrs. John H. Coffing, of Great Barrington, Edward Southworth, of West Springfield, and Pelog W. Chandler, of Boston, were appointed members during 1863-4, but declined to serve.

REPORT OF THE BOARD

FOR

1874.

Commonwealth of Massachusetts.

BOARD OF STATE CHARITIES, STATE HOUSE,
BOSTON, January 6, 1875. }

*To the Honorable Senate and House of Representatives, in General Court
convened.*

The undersigned, members of the Board of State Charities, respectfully present, for the consideration of the General Court, their Eleventh Annual Report, to which are appended the Reports of the Secretary and the General Agent of this Board, as required by law; also the Report of the Visiting Agent, and that of the Special Agent for the Sick State Poor.

All which is respectfully submitted by

F. B. SANBORN.
SAM'L G. HOWE.
NATHAN ALLEN.
EDW'D EARLE.
MOSES KIMBALL.
S. C. WRIGHTINGTON.

ELEVENTH ANNUAL REPORT

OF THE

BOARD OF STATE CHARITIES.

At the close of the eleven years since the organization of the Board of State Charities, and of ten years since its first collection of observations and statistics was made, it seems proper to review briefly what the experience of the years since 1863 has taught those who have been attentive to the great questions of public charity and correction. During all this period, though with some intermissions and some opposition, a policy quite uniform in its tendency has been maintained, and so vigorously pursued, upon the whole, as to produce certain results, which will be mentioned hereafter.

ORIGINAL POWERS AND DUTIES OF THE BOARD.

When established, in 1863, in the middle of the five years' administration of Governor ANDREW, the Board succeeded to little more than the powers and duties of the Alien Commissioners, except that it had a general oversight of the charitable and correctional system of the State and the counties. But in the years that have since elapsed, so much legislation has been had, and so many additional duties, with some few corresponding powers, have been given to this Board, that its work is now a very broad one. It consists of five members, besides the General Agent and Secretary, who are *ex officio* members. The latter hold office for three years, and receive salaries of \$3,000 each; the five unsalaried members are appointed for five years; and from these the Chairman has been always selected. Neither the Special Agent for the Sick Poor nor the Visiting Agent

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for the children are members of the Board. The former receives a compensation of \$2,000 a year, the latter of \$3,000. These offices have both been created by the Legislature at the instance of the Board, and in consequence of preceding changes in the laws, which made such agents necessary; and the business of these two departments is now greater than that of the whole Board during the first years of its work. Indeed, the Visiting Agency alone has this year expended nearly as much as the whole Board cost yearly for the first three years; the expenses of the Agency being for the year ended October 1, 1874, \$16,800, while the whole expenses of the Board and its two departments from October 1, 1863, to January 1, 1867,—three years and a quarter,—were but \$62,809.20, or an average of \$19,325 each year, exclusive of the yearly expense of the removal and transfer of paupers, which has remained the same (about \$10,000) ever since the Board was established.

Leaving out of view, for the present, the powers and duties assigned to the Board and its departments since 1863, let us briefly sum up what it had to do at that time, and what it has actually done in eleven years under these original powers, which, as was stated in the first report of the Board (for 1864), were of three kinds: "of investigation and supervision, of recommendation, and of execution," or, as we should now say, of administration.

1. INVESTIGATION AND SUPERVISION.

As successors of the Alien Commissioners, the Board in 1863 was required to supervise the state almshouses, then four in number, including Rainsford Hospital, and the lunatic hospitals, three in number, in which state patients were treated or maintained. But, in addition to these establishments, the original Act gave the Board supervision of the State Prison, of the three state reformatories then existing, of the county prisons, about twenty in number, and of the charitable institutions, then six in number, which were either controlled in part by the State, or aided from the State treasury. And in further addition to this part of its duties, the

PAST POLICY OF THE BOARD.

Board was in 1864 directed by the Legislature to investigate the State Almshouse system, with a view to its abolition or modification, if practicable. Under these powers the Board did in fact make a thorough investigation of the two systems of public relief, in state and in municipal almshouses, holding public hearings, and collecting a great body of information, upon which have been based the important modifications since made by the Legislature in the laws of pauper settlement, the methods of poor-law relief, the classification of the public beneficiaries, and the whole administration of our state charitable and correctional establishments. In the first annual report of the Board, in a special report on the State Almshouse system (Senate Document, No. 28, 1865), in another special report on the prison system, and in the second annual report (for 1865), were laid down most of the principles upon which the Board has acted, and many of the measures were proposed there which have since become laws or institutions. Thus the Board recommended the establishment of a Visiting Agency and a Prison Commission in 1864, the closing of the Rainsford Hospital and the treatment of the sick state poor at their places of residence in 1865; in the same year the military settlement law, and other changes which may best be recapitulated by citing the special report made ten years ago. These were the recommendations, most of which have since been adopted:—

“I. That in our opinion the present State Almshouse system cannot safely be abolished at the present time, and ought not to be; but that all modifications of it should be in the direction of allowing or requiring the towns to do more for the relief of the class now considered state paupers.

“II. That the same relations be established between the towns and the State in regard to the relief of the temporary distress that now exist between different towns, in order that the overseers of the poor shall have authority to relieve such distress without sending the persons involved to the state almshouses.

“III. That the hospitals at the almshouses be improved by separation from the main establishment, by special arrangements for the diet of the sick, and by the appointment of more skilful nurses.

ELEVENTH ANNUAL REPORT, 1874.

“ At the same time provision should be made for the examination of the sick state poor by a competent physician, before they are sent by the town authorities to an almshouse, or to Rainsford Island ; and in case their condition is such as to make their removal dangerous, or the occasion of great suffering, they should receive treatment in the towns where they fall sick.

“ IV. A better classification should be made in the almshouses, with a view particularly to separate the insane from the sane inmates, and the children from the adults ; and greater care should be bestowed on the schools, and on the indenture of children.

“ V. The laws of pauper settlement should be modified, in the manner already indicated, or in some equally effective way, and when they are definitely established, pains should be taken to publish their precise nature, and the judicial decisions under them, for the information particularly of state and town officers.

“ VI. Existing agencies for the regulation and check of pauperism should be continued and strengthened.”

In the second annual report the general principles already shadowed forth were more distinctly stated, and were developed in certain special directions. In that report, published early in 1866, the Board maintained that great establishments for the dependent and vicious classes were open to many objections ; that these classes ought to be separated and dispersed as much as possible, consistently with the public safety and their own care and restraint. Special applications of this principle were made in regard to deaf-mutes, juvenile delinquents, etc., and the way was thus prepared for the establishment of new deaf-mute schools in Massachusetts, and also of the State Primary School at Monson, and the Visiting Agency, which grew out of that school in accordance with the former recommendations of the Board. The same report definitely recommended the State Primary School, the State Workhouse and the Asylum for Chronic Insane, which were all established and opened before the close of 1866 ; and it contained the recommendations, repeated, that there should be a separate board of inspectors for all the prisons, that religious and secular instruction should be required by law in all prisons, and that “ there should be at least one distinct prison

POWERS OF THE BOARD.

for female offenders, which shall be under the control of female officers.”

Along with these investigations and recommendations went also an active and vigilant supervision of the state establishments, resulting, gradually, in a better and more economical system of administering their affairs. Establishments which had been jealous of each other, and of the supervising Board, were brought into more reasonable relations; the defects of their administration were frankly pointed out, and, when necessary, brought to the notice of the Governor or the Legislature; and many changes thus effected that have been recognized as improvements ever since.

2. POWERS OF ADMINISTRATION.

The result of all these changes was naturally to increase the administrative work of the Board, which, from the first, was considerable. As Alien Commissioners it has always, through its General Agent, kept watch over immigration, has removed and transferred paupers—in all many thousands—from one establishment to another or to their homes within or without the Commonwealth; has collected head-money, while that was required by law, amounting to \$238,632 in the eight years and six months preceding the repeal of the law; and has also collected \$95,000 for the board of city and town paupers, for the support of kindred, the disposal of cases of bastardy, settlement, etc., during the eleven years and three months since the Board was established. In all, the collections of money made by our General Agent and paid into the state treasury, have amounted, since October 1, 1863, to \$335,000; most of which was collected under the general powers of the Alien Commissioners, continued in the Board of Charities.

In regard to the money paid by the Commonwealth for the board of state paupers supported in the state lunatic hospitals or by the authorities of cities and towns, the burial of paupers, etc., under the statutes of 1869 and preceding years, this Board has exercised, either by law or by custom, the duties of audit and account,—the State Auditor generally accepting

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the statement of the Board and its agents as final. These accounts involve much labor on the part of the General Agent and the Special Agent for the Sick State Poor, and have represented an average of more than \$100,000 a year, in weekly, monthly or quarterly payments since 1863; while since the small-pox epidemic of 1872-73, about \$100,000 a year more has been added for the expenses attending that disease. In connection with the support of the sick state poor outside of almshouses (as well as of those inside), the Agents of the Board have made many investigations into the settlement of paupers, the ability and liability of kindred for their support, the history and mode of life of the individual paupers. The information thus gathered, filling many volumes, has been made a matter of record, and (especially since the establishment of the State Workhouse, in 1866) much of it has been used in prosecuting complaints against the vicious poor, restoring children and others to their kindred, and in transferring the burden of pauperism where it properly belonged.* The power of admission to the State Primary School, and of discharge from both that school and from the State Workhouse, having been vested in the Board by the Acts of 1866, has been exercised since the first of September in that year, requiring many hearings and investigations and has much increased the labors of the Board. A Visiting Agency was established by the Board in 1866, more than two years before the Act passed creating the present Agency; and the investigation of the condition of the children placed in families (chiefly from the Monson State Almshouse and the State Primary School) was carried on under the direction of the Board during this period. Since 1869 the present Visiting Agency has attended to these and other duties, reporting to the Board as often as required, but regulating its expenses without reference to the Board, except so far as the confirmation of the Agent's deputies with special

* The power of removal from the State, or to places of settlement or proper residence within the State, has been constantly exercised by the General Agent. The number of persons thus removed in eleven years has been almost 20,000; the cost of removal less than \$90,000; the expense thus saved to the State has been probably \$1,000,000.

PAST WORK OF THE BOARD.

salaries implied a consent on the part of the Board to the expenditure on that account.

In 1869, under an Act of that year, the Special Agency for the Sick State Poor was established, and has since been continued; the salaries and expenses thereof being fixed or allowed by vote of the Board. The duties of this Special Agent involve the receipt of from one to three thousand notices from cities and towns in each year, followed by bills to be audited for the relief, support or burial of from 1,500 to 4,000 state paupers by the cities and towns during the year; the average number so supported varying from 150 to 400 during the eight years that the present system in regard to this class of the poor has been in full operation. The amount of the claims thus made upon the state treasury since 1865 has been above \$400,000; the amount allowed and paid only about \$325,000; showing deductions in consequence of the investigations and the audit made by the Board and its Agents amounting to from \$75,000 to \$100,000, or an average of about \$10,000 a year. The cost of the Special Agency, by which this work has mainly been done, has been under \$40,000 during this time, or an average of about \$4,000 a year; but of late years about \$6,000 a year.

The work of this Special Agent and of the Visiting Agency, under existing laws and practices, will be best understood from the reports of these departments appended to this Report. In some respects, the officers employed in these two bureaus do similar work, and the actual amount done by the two is probably about the same in a year, although there is naturally more detail and delay in the Visiting Agent's business than in the Special Agent's, inasmuch as the former has to deal with courts and magistrates, and includes a greater number of towns and hamlets in his visitations. The question has been raised, whether the work of the four bureaus cannot be consolidated, at least in part, so as to reduce the cost to the Commonwealth; and, in case this cannot be done, whether the expenses of the Visiting Agency cannot be brought nearer the standard of the Special Agency. Were the whole matter in the hands of the Board, one or the other

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of these courses could, and probably would, have been adopted during the past year, in which the Board has considerably reduced the cost of its other departments. Thus, the Secretary's department, which, during the calendar year 1873, expended \$9,488.18, has cost, in 1874, less than \$8,000; and the General Agent's department, which, in 1873, cost \$12,733.89, has, this year, expended less than \$12,000.

But the requirements imposed by law on the Visiting Agency are such as to make its expenses more than would probably be found necessary under statutes that would accomplish the same general result that is now obtained. Some new legislation may, therefore, be found needful in order to secure in this and the other departments of the Board what is desirable in all branches of our charitable administration,—the maximum of efficiency with the minimum of cost. The aggregate and the detailed expenditure in each department will be found in the several reports for the year ending October 1, 1874, and in the appendix for the calendar year 1874.

3. POWERS OF RECOMMENDATION.

The Board has always possessed and exercised powers of recommendation of a twofold nature,—in respect (1) to legislation, and (2) to administration of the public establishments. The powers were given by the fourth section of the original Act (chap. 240, 1863), in these words:—

“They shall investigate and supervise the whole system of the public charitable and correctional institutions of the Commonwealth, and shall recommend such changes and additional provisions as they may deem necessary for their economical and efficient administration.”

This has been held to include, and, by custom and consent for eleven years, has included, both recommendations to the Legislature—which could not be frequently made—and recommendations to the authorities of the different establishments, which might be offered and insisted upon, whether the Legislature were in session or not. Provision was also specially made

POWERS OF RECOMMENDATION.

in the original Act (sect. 5) for annual reports to the General Court, showing, among other things, "the actual condition of all the state institutions under their control, with such suggestions as they deem necessary and pertinent." All these powers of recommendation, in their various branches and consequences, have been exercised, and the result has been a very great change, already mentioned, in the charitable and correctional system of Massachusetts. In case any institution refused or neglected to comply with the reasonable recommendations of the Board, means have often been found, under the other powers of the Board, to secure the result desired; and, whenever these powers were clear and undoubted, it has sometimes happened that, where the Legislature has omitted in any year to act upon the recommendation of the Board, the measure proposed has been initiated by the Board itself. An example of this is the temporary establishment of the Visiting Agency, and even of the Primary School at Monson, before the Legislature saw fit to establish these institutions by statute. In such cases we believe the General Court has never failed ultimately, and, for the most part, speedily, to confirm and extend the policy of the Board.

4. JUDICIAL POWERS OF THE BOARD.

The Board, through its Agents, has for some years exercised certain powers usually connected with the courts of the Commonwealth. Thus its General Agent, under the Workhouse Act of 1866, has prosecuted complaints against criminal paupers; the Visiting Agent, under the direction of the Board before 1869, and under the statutes since that year, has defended children against complaints in the courts; and the Secretary and General Agent have enforced penalties and commenced suits against towns and cities under the pauper laws, and, in bastardy cases, against individuals. These ministerial or quasi-judicial powers, however, are only incidental to the more general work of the Board, though their exercise has much increased under the legislation of recent years. The power of suspending or mitigating sentences to the State

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Workhouse belongs to this same category, but is exercised by the Board as a whole ; as is the indenture of certain children.

THE CONDITION OF THE STATE ESTABLISHMENTS.

Having thus briefly set forth the powers and duties of the Board, we may now proceed to one of the most important of those duties, the exhibition to the General Court of the "actual condition of all the state institutions under their control." To do this fairly and faithfully in the few pages which custom allows us, requires a condensation of statement that might be thought too great, were it not for the more detailed information to be found in the annexed reports, and especially in that of the Secretary.

The state establishments now existing under the supervision of the Board are of three main classes :

I. PAUPER ESTABLISHMENTS; of which there are three, besides the Agency for the Sick State Poor; namely, the State Almshouse at Tewksbury, the State Workhouse at Bridgewater, and the State Primary School at Monson. The latter is not properly a pauper establishment at present, but since it receives the children from the State Almshouse, it can most conveniently be classed still with the establishments to which it formerly belonged.

II. THE LUNATIC HOSPITALS, of which there are three, besides the Danvers Hospital, now in course of construction in Essex County; namely, the Worcester, the Taunton, and the Northampton Hospitals. To this class also belongs the Insane Asylum at Tewksbury, which is a part of the State Almshouse there; and in one respect all these hospitals might be classed among the pauper establishments, inasmuch as from two-thirds* to five-sixths† of their patients are paupers.

III. PRISONS AND REFORMATORIES; of which there are three, besides the Visiting Agency, which was intended to be, and to a great extent is, a state reformatory, without walls or buildings. The three prisons and reformatories are, the State Prison at Charlestown, the State Reform School at

* At Worcester.

† At Taunton and Northampton.

CONDITION OF THE INSTITUTIONS.

Westborough, and the State Industrial School at Lancaster. To this class also belongs, in one respect, the State Workhouse at Bridgewater, which has been more naturally classed with the pauper establishments, its inmates being all paupers.

There are therefore *nine* establishments with walls and buildings already completed, belonging to these three classes, in place of the *eleven* which existed in 1863. In place of the discontinued state almshouse, known as Rainsford Island Hospital, we now have the Agency for the Sick State Poor, costing about the same sum annually, but providing for three or four times as many paupers; and instead of the Nautical School, a state reformatory, we have the Visiting Agency, costing much less than the school ships did, while providing for three or four times as many young delinquents. The three state almshouses have been consolidated into one; the Primary School has taken the place of one discontinued almshouse, and the State Workhouse of another. The state reformatories have not only been diminished in number, but in the number of the inmates. The same is true of the state almshouses; but the population of the state hospitals and the State Prison has greatly increased since 1863, and considerably during the past year.

I.—THE PAUPER ESTABLISHMENTS.

(1.) *The Tewksbury State Almshouse.*

During the past year this, the sole surviving State Almshouse, has contained an average population greater than in any year since 1862, when it exceeded 900. For the year ending October 1, 1874, it was 881 (including 310 insane), and for the calendar year little short of 900. It is to be hoped that this number, too large for a single establishment, will gradually fall away under the operation of the new settlement law, and by the extension of accommodations for the insane poor at Taunton and Danvers. Nearly three-eighths of the last year's average at Tewksbury have been inmates of the Asylum for the Chronic Insane, which for eight years has been attached to the Tewksbury Almshouse. Something more than

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a sixth part were hospital patients, and about an eighth were children, while of the whole number admitted during the year (some 2,250), about a fourth part were children. Notwithstanding the other almshouses have been closed, the admissions at Tewksbury are much fewer than in the years before the war, in consequence partly of changes in the laws of settlement, and the methods of public charity, and partly by reason of the improved condition of the poorest class of our people. Thus, in the first seven months, from May to December, 1854, when the population of Massachusetts was only about two-thirds as great as now, there were 2,100 admissions at Tewksbury, while in the corresponding months of 1874, there were less than 1,400 admissions. Of those admitted in 1854, hundreds were the accumulated state paupers maintained in city and town almshouses. About half seem to have been children, and many others were able-bodied; whereas, of the recent admissions at Tewksbury, less than one-third are children, and very few, except of the insane inmates, are able-bodied. This change in the material of the almshouse population, seen in the admissions, is made still greater by the policy, long since adopted, of removing the school children to Monson, and the criminal paupers to Bridgewater; but must be partially counteracted by the operation of the Sick Poor Act of 1865, which keeps away from the State Almshouse many hospital patients. The general result of the causes operating throughout the State is a decrease of mortality among the state's poor, including the children at Monson and the convicts at Bridgewater. Thus, with an average state pauper population in the four almshouses in 1854-58 of 2,225, there were nearly 3,000 deaths in the five years, or an average of 600 in a year; while with an average population of the state's poor in the pauper establishments, of 1,600 in the five years, 1870-74, there were but 1,942 deaths in the five years, or an average of less than 400 deaths in a year. Still, it is true, that a greater part of this diminished mortality of recent years has concentrated at Tewksbury, preceded and accompanied, as it needs must be, by all forms of disease and debility. Such a burden thrown upon the one remaining state

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almshouse should certainly make this Board and the General Court tolerant in judging its sanitary condition.

Yet it cannot be denied that the sanitary arrangements of the Tewksbury Almshouse, of late years, have not been wholly satisfactory; and though they have been greatly improved since our last report, they are susceptible of still further improvement. The statistics of disease and death there, in the last two years, while not absolutely proving the great mortality of 1873 to have been due to imperfect nursing, unsuitable hospital arrangements, and insufficient medical care, do tend to indicate that fact; for no sooner were measures taken to correct the evils and neglects complained of, than the death-rate began to decline. Thus, in 1873, with an average population of only 816, and a total of but 2,721 different persons, the deaths were 348; while in 1874, with an average population of 881, and a total of more than 3,000 different persons, the deaths numbered but 314.

In the insane asylum connected with the almshouse, a still more noteworthy decline in the death-rate of patients has taken place, showing an improvement, not only over 1873, but over most of the other eight years during which this asylum has been occupied. In 1873, the whole number of reported patients being 435, and the average number 300, there were 60 deaths; while in 1874, with a total of 409 patients, and an average of 310, the deaths were but 42; showing a death-rate on the whole population of $10\frac{1}{4}$ per cent. this year, against $13\frac{3}{4}$ in 1873. We believe it is quite possible to reduce this rate to six or eight per cent., instead of from twelve to twenty per cent., as it has been in most of the years since 1866, when the asylum was opened.

It appears that during these eight years the whole number of patients nominally admitted has been 1,329, but of these so many were second comers that the true whole number is not more than 1,250 different persons during the eight years. Deducting from this the 145 patients with whom the asylum opened, we have about 1,100 patients admitted in the eight years, of whom 319 remained on the first of October, 1874. Therefore 781, or thereabouts, have been discharged by death

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or otherwise, and of these, no less than 353 died at the asylum, or about 45 per cent. of all those admitted and discharged in the period of eight years. Of the 145 who were in the almshouse when the asylum was opened, 79 have died, and nearly all the rest have been discharged. There is therefore a mortality of 55 per cent. in eight years among this class of the inmates. The possible average residence of these 145 persons in the asylum is between three and one-half and eight years; the possible average residence of the other 781, who have been discharged, is between one and three-quarters and four years, or only half as long. It would, therefore, seem that the mortality was greater among the new admissions than the old residents; and it further appears to have been greater among those admitted from the lunatic hospitals than among those sent directly, or casually arriving, from the cities and towns. Thus, of 746 apparent admissions from the hospitals in eight years, 237, or 32 per cent., have died, while of 438 apparent admissions directly from cities and towns, only 116, or less than 27 per cent., have died. It would thus appear that the most perishable class of inmates is that admitted after a residence in the state hospital and sent directly from there. The mortality among this class at the hospital is certainly much less than at Tewksbury. Thus, of 260 patients transferred from the Worcester hospital to the Tewksbury asylum in eight years, 69 have died, or more than one-fourth; of 209 patients transferred from the Northampton hospital in eight years, 73 have died, or more than one-third; and of 277 patients transferred from the Taunton hospital in eight years, 95 have died, or more than one-third. During the same period, out of 1,110 state patients at the Worcester hospital, 88 have died there, or 7.9 per cent.; at the Northampton hospital, out of 1,000 state patients, 139 have died there, or 14 per cent.; at the Taunton hospital, out of 1,850 state patients, 160 have died there, or 8.6 per cent. As this total at each hospital includes the same patients (746 in all) who appear in the Tewksbury list, and also the acute and recent cases among the state patients, who naturally are more

THE HOSPITAL AT TEWKSBURY.

exposed to death than the chronic cases, this comparison is really too favorable for the Tewksbury asylum.

Of the whole 432 deaths among the 1,250 insane at Tewksbury during eight years, 127 were caused by diarrhœa, 86 by phthisis, and 65 by debility; showing 278, or about two-thirds of the whole number, to have died from these three diseases. This fact points to preventible causes of death at Tewksbury in former years; and that deaths have been prevented in the year just closed, which would probably have occurred under the treatment of 1873, may be inferred from the fact already stated that, with an average insane population greater in 1874 than in 1873, the deaths were fewer.

The appointment of a special physician for the insane at Tewksbury, in accordance with our recommendation of last year, has not only given that class of patients medical supervision which was much needed, but has relieved the regular physician of the sick hospital, Dr. Nichols, of a burdensome duty, and left him free to give his whole time to that for which he is best fitted, the nursing and treatment of the sick. The inspectors of the almshouse have also so much increased the force of nurses in the hospitals during the past year that there are now *nine* where there were but *three* a year ago; and these, so far as we have seen, are doing their work well. Slight alterations in the hospital have also been made, but the thorough method of ventilation needful in such a building has not yet been tried; nor is the special hospital for the sick insane yet ready for their use. An appropriation of \$5,000 for "sanitary improvements at the State Almshouse" was agreed to by both houses in the last session, but through some informality failed to become a law. A portion of the improvements authorized by the Resolve directing this appropriation have been made, however, and paid for, in part, out of the annual appropriation for current expenses, to which \$3,500 were added late in the session, chiefly for improving the medical care and nursing at the almshouse. We should regard any reasonable sum expended in bettering the condition of the sick and insane at Tewksbury as money well

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laid out, and would recommend liberal appropriations in this direction.

The constantly high average of inmates at Tewksbury, for the past year and more, has already been mentioned; but some further particulars in regard to it may be given. On the 6th of December, 1873, the number in all the departments of the State Almshouse reached 905, and it did not fall below 900 again till the first of April. The largest number of inmates was on the 10th of January, 1874, when there were 1,008; but even on the 18th of July, six months after, and when the number is commonly smallest, there were 927 at Tewksbury. The number in all the pauper establishments was highest last year on the 14th of February, when there were 1,979 inmates, against 1,562 on the 1st of October, 1873, and 1,846 on the 18th of July, 1874. When the population at Tewksbury was greatest (1,008) there were but 118 children among them; while ten years before (in January, 1864) there were 288 children at Tewksbury, among a smaller number of inmates than are now there. At the same period, ten years ago, there were also more children, both at Monson and at Bridgewater, than is now the case. The fact is, that fewer children now come upon the State for support than was the case ten years ago, both in the pauper establishments and in the reformatories.

The necessary cost of support at the State Almshouse is probably somewhat diminished by the decrease in the number of children; and the average weekly cost there cannot now be complained of as excessive. So far as the hospital patients and the insane are concerned, we think it might be increased without extravagance; and the changes that have been and are now being made in the hospital and the insane asylum will increase the weekly cost, which, for all the inmates, has been this year a little less than two dollars.

(2.) *The Monson State Primary School.*

This establishment has been increasing its numbers somewhat of late years, under the operation of the Visiting Agency Act, which allows the Board to send children, placed by the

THE STATE PRIMARY SCHOOL.

courts in its custody, to the Primary School. This also raises the average age of the children at Monson, which is now about ten years, instead of a little less than nine years, as it used to be. The average number of persons at the Monson establishment, during the year ending October 1, 1874, was 481, or less by some hundreds than the almshouse average used to be; but, since the opening of the Primary School, in 1866, there has never been a greater average number of pupils in that school than during the past year. Of the 217 new admissions, 62, or nearly one-third, were sent by the courts, the others being transferred from the State Almshouse at Tewksbury. The average attendance in the seven schools was 383, of whom a little more than one-fourth, as usual, were girls.

The training of both boys and girls in labor has been steadily continued, and besides chair-seating, the trade of printing is now taught at Monson, in a small way, but with commendable success. The number who have attempted to learn printing is eight, six or seven of whom are still learning the art. The number of boys at work in the chair shop is more than double what it was a year ago, being now 150, and then about 60. The earnings of this work now amount for the State to more than \$100 a month, and for the boys themselves to more than a quarter part of that sum. The girls are not employed in any labor which produces returns in money, and so do not enjoy the same privilege of receiving a part of their earnings.

It was found by the Board, at its visit to the Primary School in July last, that the placing out of the pupils under valid agreements signed by the persons into whose families they went, had been allowed to become very irregular—the papers being seldom returned with the proper signatures; and an opportunity apparently existing for the avoidance of duties, which the persons who take these children ought to perform. In order to remedy this and other neglects, the Board, on the 10th of July, passed the following votes:—

“That the Visiting Agent be required to report to the Inspectors of the State Primary School, on or before the twenty-third of each

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month, the names of all Primary School pupils (except children committed by the courts to the Board of State Charities) who may have been placed out from the State Primary School with the assent of the Inspectors during the preceding month; that no verbal agreement in regard to such children shall be in force longer than one month, and that every written agreement shall be signed by the Chairman of the said Inspectors, and shall bear upon it a certificate, signed by the Visiting Agent, stating that he had investigated and ascertained at a given date, which shall be specified, that the person in whose family the child is placed by said agreement (which person shall, in all cases, sign said agreement) is suitable to receive said child: *provided*, that no expense to be paid by the State Primary School shall extend beyond the period of one month after such child leaves the establishment at Monson to go into a family, unless and until said child is returned to the establishment as a pupil."

The Inspectors of the Primary School, acting in accordance with the above vote, on the 28th of July passed a vote requesting the Visiting Agent to see that the papers of indenture, sent out with the children who were placed in families on trial, should be signed and returned to the Primary School before the children passed from his custody. This vote had been so little complied with that, on the 24th of November last, when the Chairman visited the Primary School, out of 24 indentures which had been sent out between August 1 and October 21, only six had been returned with the proper signatures. It is the intention both of the Inspectors and of this Board to bring the practice into stricter conformity with what the interests of the children seem to require in this respect. Whenever written agreements are made for the maintenance of children in families, they should be properly signed by both parties, and care should be taken that the conditions are complied with; when the agreement is only verbal, as in many cases it well may be, a record should be made at the institution of the nature of the agreement, so that its fulfilment can be better enforced, if necessary. In regard to one class of the recent inmates at Monson, those children committed by courts to the custody of the Board of Charities, and afterwards placed in the Primary School, some irregular-

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ity of practice having existed, it was voted by this Board, on the 5th of August, 1874,—

“That the Visiting Agent be authorized to place temporarily in families, or in the State Primary School, the children committed by the courts to the custody of the Board: *provided*, that a list of such children, with the proposed agreement for their service or adoption, be submitted to the Board at each monthly meeting, and that no child shall be considered as held under such agreement until the Board has ratified it.”

The children of this class placed in families by the Visiting Agent, before the passage of the above vote, have had their status examined, and, when necessary, legalized, by vote of the Board. No action has been taken as yet, however, with a view to place these children in families where board should be paid for them, as seems to have been contemplated in the original Act establishing the Visiting Agency. The Inspectors of the Primary School have several times recommended that children from their institution be placed out in this manner, in order to remove them, at an earlier age than is now common, from the influences of a great establishment. With this recommendation this Board concurs, and we may hereafter find it best to place out some of the special wards of the Board in the same manner. To cover the expense of so doing, which ought not to exceed one dollar a week for each child, it would be necessary either to set apart a portion of the annual appropriation for the Primary School, or to make a small special appropriation for this object. In either case the cost would be small, and the effect would be to diminish the number congregated at Monson, which is now too large and is constantly increasing. It may also be possible, in connection with a proposed reorganization of the Industrial School at Lancaster, to place at that establishment many of the girls now maintained in the Primary School. The means of classifying and separating the pupils at Monson are not all that could be desired; and though the general results of the Primary School are satisfactory, and, in most respects, better and better from year to year, it is still possible to improve

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them. And we believe it not only possible, but very practicable, to place the children there more rapidly in good families, and thus to train them, under good influences, to an earlier and more complete recovery of that position in the community which is the birthright of every American-born child, however unfortunate his parentage; but which these poor children may lose beyond recovery by long residence in a public establishment.

The average number of inmates at Monson, during the calendar year 1874, was about 500, and the expenditure for their support and instruction has come within the annual appropriation of \$44,000. Indeed, if the cash payments into the treasury be deducted, the cost will not exceed \$42,000, or only about \$84 for a year's maintenance of each inmate. This is but little more than \$1.50 a week, and is less by about one-third than the average cost of the boys at Westborough. This reduction of cost is due, in part, to the excellent management of the farm by Dr. Wakefield, the superintendent, who, as his figures show, has, during the last year, made a handsome profit therefrom, besides putting it in good heart for the next year's crops. It may be, however, that a little more liberality in clothing and otherwise providing for the school children, would be better for them and for the State, than a too rigid parsimony. The hope of the community is always in the young; and when children have been guilty of no offence, or of only those slight offences for which childhood is an excuse, they should receive, at the hands of the State, all the consideration that a wise economy will permit.

The schools at Monson, seven in number, are under the care of an experienced Principal, who thoroughly understands what they need and what they can accomplish. They are now too crowded, although a new school-room was added not long ago. Probably it may be necessary, during the winter, to occupy another school-room, and employ another teacher. Any reasonable expense required for the instruction of the poor children, while they remain at Monson, should be freely granted by the State; and we have ample assurance that the money appropriated for the Primary School will be

THE BRIDGEWATER WORKHOUSE.

judiciously expended, as it always has been. The services rendered by the Principal, Rev. Mr. Foster, deserve the acknowledgment of this Board, as they have already received that of the Board of Inspectors.

The State Workhouse at Bridgewater.

The average number of convicts and paupers at this establishment, for the year ending October 1, 1874, has been larger than in any year, except 1868, since the Workhouse was opened, eight years ago; and the cost is also considerably greater than in most of the preceding years. For several reasons the labor of the convicts at Bridgewater is not so productive of pecuniary returns as was anticipated when the Workhouse was established, and this year amounts to only \$2,335, or but little more than six per cent. of the whole cost of supporting the convicts, of whom there was an average of 342 during the year above mentioned, maintained at a net cost, after deducting their cash earnings, of about \$35,000, or a little more than \$100 each. The other inmates, chiefly young children of the convict women, have averaged sixty-one during the year, and their support has cost about \$6,500, or a little more *per capita* than was paid for the convicts.

The Superintendent and the Inspectors at Bridgewater have often been urged by this Board to make their convict labor, if possible, more productive, and have made earnest efforts in that direction, but with very little result thus far, except to reduce the gross cost of support by the crops raised on the farm, which is cultivated almost wholly by convict labor. Many of our prisons are now suffering from the failure to obtain profitable work for their inmates, and the State Workhouse is no exception. One reason for the small earnings at Bridgewater, no doubt, is the low standard of health among these convicts, and the fact that a majority of them are women, many of them having nursing infants. Of the men, a majority are either old, or enfeebled by vice and disease,—a class very different from those by whom our other prisons are tenanted.

Of the 342 convicts supported at Bridgewater during the

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year, between fifty and sixty were sent in by the local courts, and a few were transferred from the reformatories by this Board, leaving an average of about 280 convicts sent in from the Tewksbury Almshouse. This is a little less than the whole number convicted at Tewksbury during the year,—a fact which seems to show, what is otherwise known, that the average length of sentence at Bridgewater is about twelve months. Of the 268 convicts discharged during the year, about fifty, or a little less than twenty per cent., were pardoned, after serving a portion of their sentence, by this Board; and this is probably about the usual percentage of pardons. The deaths were twenty-nine out of a total of 580 different persons, being one in every twenty; while the deaths of children under five were twenty-four, out of a total, during the year, of about 110, being more than one in five. At Tewksbury, the deaths of children under five were seventy-seven, or more than one in four; while the proportion of deaths to the whole population there, was almost one in nine, or nearly double the rate at Bridgewater. When it is remembered that for several years, in the early history of these establishments, the death-rate at Bridgewater was much the largest of the four almshouses, it will be seen how great the change has been in this respect. The lessened mortality at Bridgewater is due to several causes: to the greater skill and care of the physician and nurses, in recent years; to the small average number maintained in the establishment; and to the fact, that the persons sent to Bridgewater, from Tewksbury, are above the standard of health which prevails in the great State Almshouse. The same is true of the transfers made from Tewksbury to Monson, and in a still greater degree; so that the death-rate at Monson is less than half that at Bridgewater, and not a quarter part so large as at Tewksbury. During the spring of 1874, some complaint was made public concerning the treatment of hospital patients by the male nurse; but legal investigation failed to show that these complaints were well founded. We may say, however, that in all the pauper hospitals the tendency has been to tolerate a poorer quality of nursing, and greater indifference to the comfort of

THE SICK STATE POOR.

the patients than is permitted in well-managed general hospitals; and we would recommend at Bridgewater, no less than at Tewksbury, constant attention to the nursing of the sick.

The Special Agency for the Sick Poor.

The number of sick state paupers coming under the supervision of this Board in the three establishments above mentioned, is in all scarcely greater than of those with whom the Special Agent, Dr. Wheelwright, deals, under the system of local relief with state reimbursement, adopted since 1865. The number of hospital cases treated at Tewksbury, Monson and Bridgewater, was last year (1874) about 2,500, while the number of sick persons on the Special Agent's lists was more than 2,400 in 1874, and nearly 3,000 (including the small-pox patients) in 1873. The number in future years will be diminished by the new settlement law, but it is probable that for several years to come these outside patients will range from 1,500 to 2,000, with as many more persons belonging to their families, and thus benefited, in some degree, by the aid rendered to the sick. Nor is the sum expended for these patients a large one, for, exclusive of the small-pox claims of 1872-3, which have been allowed, in 1874, to the amount of \$100,000, the amount expended for these sick poor in a year has not of late exceeded \$25,000, which includes also the cost of the Special Agency.

The outlay at the Rainsford Island Hospital, in its later years, was just about this sum (\$25,000) annually; and the substitution for a pauper hospital, inconvenient of access, in one locality, of an Agency, operating throughout the State, has proved of great service to the poor, a benefit to the towns, and a measure of frugality for the Commonwealth. The experience of five years has fully satisfied the Board of the wisdom, economy and efficiency of this method of relieving one class of the State poor. The credit for what has been done under this system is mainly due to the Special Agent, who has organized and administered this department from the first. Under other management, it is probable that the State must have paid, for small-pox claims alone,

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\$50,000, which has been, or will be, deducted from the bills as first presented by the city and town authorities. Indeed, as has appeared by the statements already made, the whole cost of this Special Agency, since it was established in 1869, has been more than paid by the money saved to the State treasury under the small-pox Act alone. The cost of auditing the sick poor bills from 1865 to 1869 was about \$5,000; no visitation being then required. From 1869 to 1875, the cost, exclusive of the small-pox claims, and including visitation, was about \$29,000, or less than \$5,000 a year. The small-pox claims have cost, for audit and visitation, in the years 1873 and 1874, a little more than \$6,000, making a total of \$40,000, in round numbers, for ten years' work. According to the books of the Agency, the average number of sick persons maintained throughout the year, under its supervision, is between 250 and 300, and the average weekly cost of each is about two dollars. Many of these invalids are cared for in the city and town almshouses, or in small hospitals, but the majority are at their own homes, where the Agent and his deputies visit them, and, if proper, order their removal to the State Almshouse. There can be no doubt that the comfort of this class is promoted by relieving them at their place of residence, while the cost is no greater, and in many cases is much less, than if they were carried miles away to the State Almshouse, where they might remain for weeks after their recovery. Along with the work of visitation and of auditing the claims of cities and towns for reimbursement, the Special Agent attends to the investigation of settlements; and the cases investigated are numbered by thousands in each year,—more than half as many as those examined by the General Agent. It may hereafter be found advisable to give to one department this whole work of investigating settlements, and to require the department thus relieved to undertake the work of the Visiting Agency; thus allowing the four departments to be reduced to three.

SANITARY HISTORY AND CONDITION.

PRESENT AND PAST SANITARY CONDITION OF THE STATE INSTITUTIONS.

Perhaps the present occasion is as good as can be found for saying what the Board desires to report at this time concerning the sanitary condition of the State institutions, inasmuch as it is the condition of the pauper establishments which requires the chief consideration. It was voted at a meeting in July, that the Secretary investigate and report on this subject during the autumn of 1874, but this vote has not taken effect, for reasons which will appear in the Secretary's report. It was therefore voted, at a meeting in October, that the Statistical Committee, consisting of Dr. Allen, the Chairman, and the Secretary, should investigate and report on this topic; and during the month of November the investigation has been made, showing many interesting results.

It is but little more than twenty years since, by the opening of the four State Almshouses, at Tewksbury, Rainsford, Monson and Bridgewater, in May, 1854, and that of the State Hospital at Taunton, about the same time, the State institutions of Massachusetts assumed something like their present number and magnitude. Before that year, there were but three large State establishments,—the Charlestown Prison, the Worcester Hospital, and the Westborough Reform School. In 1856, the Industrial School was opened; in 1858, the Northampton Hospital; and in 1860, the School Ship. Since the latter date, no new institutions have been created, though several have been enlarged, diminished, modified, or abolished; and the same classes of inmates are now under treatment, even where institutions have changed their name. We have, therefore, a period of fourteen years, from 1860 to 1874, in which to make investigations and comparisons among establishments which remained substantially the same, as to the general character and classification of their inmates; while in the period from 1854 to 1860, the growth and development of these establishments furnished an opportunity to study them under another aspect.

Let it be premised that in establishments occupied chiefly

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by persons between the ages of five and eighteen, sickness and mortality would naturally be at a minimum, as we actually find the case to be in the Reformatories and the State Primary School. Again, among convicts, who are usually persons exempt from enfeebling or mortal ailments, sickness and mortality, though greater than in Reformatories, will not ordinarily be large. In hospitals for the insane, there is naturally more sickness and death than in prisons, while in hospitals for the sick, the disease and mortality of inmates of course reaches its highest point, though varying with the age and condition of the inmates of different wards or different hospitals. Thus, in maternity hospitals and lying-in wards, deaths are comparatively infrequent, while in nurseries or infirmaries for young infants deaths are much more frequent. In such general hospitals as those in our State Almshouses have always been, the rate of mortality would naturally be high, on account of the low average vitality of the pauper class. With these preliminary observations, it has seemed best to set forth in tables or otherwise,—

1. The Absolute and the Relative Mortality and Sickness in the State Almshouses, 1854–60.

2. The Absolute and the Relative Mortality and Sickness in the State Almshouses, 1860–66.

3. The Absolute and the Relative Mortality and Sickness in the State Pauper Establishments, including the State Workhouse and the State Primary School, 1866–74.

4. Comparative Sickness and Mortality in the State Almshouse at Tewksbury and among the Sick State Poor in Cities and Towns, 1867–74.

5. Comparative Sickness and Mortality in the Charlestown State Prison and the Bridgewater State Workhouse, 1867–74.

6. Comparative Sickness and Mortality in the State Reformatories and the State Primary School, 1867–74.

7. Comparative Sickness and Mortality among Children at Tewksbury, Bridgewater, and Monson, 1854–74.

8. The Absolute and the Relative Mortality and Sickness at the State Hospitals for the Insane, and the Tewksbury Asylum, 1867–74.

DEATH-RATE IN THE INSTITUTIONS.

9. Previous Mortality among the Insane in the State Hospitals.

10. The Sickness and Mortality among Foundling and Deserted Infants in the State Almshouses and elsewhere.

The above-mentioned tables, which will be found in the appendix, are necessarily imperfect, but they show the general course of things plainly enough. They make it manifest that in the reformatories there is very little sickness, although the necessity for constant care in regulating the health of the inmates exists there, as well as in other establishments where the mortality is greater. Although the age of the children received at Monson is less, yet, for all practical purposes, the State Primary School may be classed, in this respect, with the two reformatories, being now about as large as both of them. In these three establishments, an average number of about 850-children was maintained last year, and the whole number of deaths was but twelve, or one in seventy. Even this was far above the ordinary death-rate, on account of the brief epidemic at Monson a year ago, by which more children died in six weeks than in all the rest of the year. To what this epidemic was owing has not yet been ascertained.

In the lunatic hospitals the death-rate has varied greatly during the past ten years, nor, till lately, has it been excessive, while in certain years and in certain hospitals it has been very small. Thus, in the Northampton Hospital, in 1873, the total number of different patients being 614, there were but twenty-one deaths,—an almost unprecedented exemption from mortality in a hospital of this kind. In this exemption the other two hospitals have not shared. In 1874, with 626 different patients, there were but twenty-five deaths at Northampton, while at the Worcester Hospital, with 849 different patients, there were seventy-five deaths, or nearly three times as many. In the Taunton Hospital, of 877 patients in 1874, sixty-seven died,—giving a death-rate more than twice that at Northampton. One explanation of the greater mortality is found in the large number of recent and violent cases at Worcester and Taunton, as compared with Northampton; for the mortality

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is always larger among the recent than among the chronic insane, when the treatment of both cases is equally good.

Concerning the sanitary condition of the pauper establishments, in which the larger part of the deaths noticed in this Report occur, something has already been said, and much might be added, for the topic is a suggestive one.

As regards the insane at Tewksbury, nothing need be added, but the condition of the infant children there, of which mention has been made in several of our previous Reports, may call for repeated recommendations, and for some discriminating statements. It is not true, for example, as has often been asserted, that the mortality of infants of all classes in the State Almshouse has been so high as seventy or eighty per cent. in a year; though among *motherless* infants sent there, even a higher death-rate than this has been found. But also in respect to motherless infants, an abatement must be made, on account of the selection practised in sending to Tewksbury from Boston chiefly those foundlings whose chance of life is very slight. Yet, as this Board has more than once maintained, a great almshouse is no place for motherless infants, nor is it a good place for infants whose mothers nurse them. Smaller establishments, or best of all, single families, are the proper receptacles for nursing infants; but, if these are sent to the State Almshouse, it is possible to give them better care and diet than they have sometimes received there. A committee of this Board, in 1868, after examining into the condition of the nurseries at Tewksbury at that time, made recommendations which cannot be too carefully complied with. They advised that the motherless infants should take "the unseparated milk of the cow," and that this should be always warm when prepared and given. When possible, the milk of the same cow was to be given to the same infant continuously, and was to be kept warm in the same room where the infants were. It was recommended that special nurses be employed and retained as long as possible in the care of these infants, to which alone they were to devote themselves. How far these and the other suggestions have been complied with, is hard to say; but we doubt not the effort has been

SANITARY RECOMMENDATIONS.

made. Due attention has not always been paid, however, to the condition of the air in the nurseries, which we have sometimes found vitiated by exhalations from the privies and drains, and sometimes by a want of neatness on the part of the nurses. So sensitive are infants to a vitiated atmosphere that they will pine and fall sick, while older persons, long accustomed to such things, will scarcely notice that anything is wrong. Hence the necessity of the greatest vigilance and neatness in all these arrangements; and it is just here that we have found the Tewksbury nurseries defective.

Among young children, and indeed among all the inmates of our great pauper establishments, epidemics are much to be dreaded. The seeds of such diseases—their first causes and approaches—should be watched for and driven away. Closely connected with these are the infectious or contagious diseases which, in large establishments, readily become epidemic, or virtually so, and which are very destructive of life where there is so much susceptibility and so little vitality as among many of the inmates of these establishments. These diseases destroy life by wholesale, and are more readily overcome by prevention and isolation than by medication. Scarcely a year passes in which they do not show themselves—now at Tewksbury, now at Bridgewater, and more rarely at Monson, where of late there has been a serious prevalence of scarlet fever. In the lunatic hospitals and reformatories there have been but few instances of epidemic or contagious disease.

It is not possible to provide our institutions too carefully with medical skill and experience. The State is entitled to have the best service in this respect, and every consideration of the public good requires it. It is true economy, no less than true humanity, to supply our almshouses, hospitals and schools with officers of the highest medical ability, both in the immediate care of the inmates, and in the responsible government of the institutions. Nowhere do the results of skill more clearly show themselves. This Board has lately passed and communicated to the Executive, the following resolution, based upon a long consideration of this subject:—

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“That inasmuch as the health and lives of the inmates of our public institutions are or may be greatly affected by sanitary and hygienic agencies, it is the sense of this Board that on the supervisory boards of all these institutions there should be a representation of one or more medical men, familiar with the nature and influence of these agencies; and that the Secretary forward a copy of this vote to the Executive.”

The reasons contained in the above resolution were sufficient, ten years ago, to induce the late Gov. ANDREW to appoint a medical inspector or trustee on each supervisory board as vacancies occurred; and in this way sanitary science was represented among the Trustees of the Northampton and Taunton Hospitals, the Inspectors of Rainsford Hospital and of the almshouses at Towksbury, Bridgewater and Monson; but at present there is no physician on the Board of Inspectors at either of the pauper establishments. A glance at the history and statistics of our public institutions fully justifies the forethought of Gov. ANDREW. It is evident that those establishments in which the most attention has been paid to medical and sanitary science have been the most free from the evils of preventible disease; while in several establishments where, for a period of years, no physician had a place on the supervisory board, the sickness and mortality have been such as to excite public censure. The reasons for the recommendation just made will therefore appear to be not only theoretical, but practical.

Next to the warding-off of disease, by proper sanitary regulations, comes the necessity of meeting it with the proper treatment when it appears; and here we find the grand requisites to be good *ventilation*, appropriate *diet*, and skilful, faithful *nursing*. The last-named includes, also, cleanliness, while under the head of ventilation may come the removal of infection and of the germs and stimulants of disease in the walls and floors and appurtenances of the hospital itself. For, however complete may be the methods of present ventilation, they will be found inadequate wherever the hospital apartments have themselves imbibed (as in old hospitals has often been found the case) the taint of multifarious diseases,

VENTILATION IN HOSPITALS.

treated for years within their walls. This fact, now well established, that walls and floors do retain a sort of infection, furnishes one explanation of the increased mortality in establishments where the average number of inmates is too large, since crowding would more quickly and certainly breed the infection. Ventilation itself should be *actual* and not merely possible; it should be complete and even superabundant, rather than defective, as is still the condition of several of our institution hospitals. Ventilation is, in some respects, and at some stages of disease, more important than food or medicine; to secure it the sick-rooms should be large, with large windows, and with so few occupants that each invalid should have at least 1,000 cubic feet of air about him; and this air should be frequently changed, since it easily becomes impure without being noticed. Especially is this the case in severe illness, or where there is any defect in the sewers, drains or privies connected with the hospital. These latter should be watched with the most scrupulous care, nor should it be assumed, because foul scents are absent, that therefore the air is pure. Nothing but constant change and renewal will keep it pure, and yet the sense of smell may not detect the impurity.

Next to the ventilation in our pauper hospitals, the thing hitherto most neglected has been the nursing. This is every way very important; and it is not only the day-nursing, but the night-nursing, that needs improvement. It is not safe to trust this duty to inmates; or to any except those who have skill and a good conscience in the matter. The best nurse in the world is none too good for a pauper hospital; though it will be long, probably, before we shall see paupers constantly cared for even by second-rate nurses. The practice of employing paupers as nurses and helpers is not to be wholly condemned, but they should never be the main reliance of a hospital for the poor, at the head of which should be a skilful physician, with well trained and well paid nurses working under him. The employment of women as physicians in hospitals where there are many female patients, is desirable, but they should be women of the best medical education, com-

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bined with good sense and resolution. Both physicians and nurses should look to it that there is all possible *cleanliness* among the patients. One of the most prolific causes of disease, especially among the pauper class, is dirt. Greater care than has hitherto been practised should be taken to keep clean the bodies of the patients, their clothing and bedding, the furniture of the ward, the utensils daily in use, the floors and walls, etc. Disinfectants are to be used freely. It will be found that the best are the cheapest, and that the more freely they are used, within reasonable limits, the less costly the hospital service will be.

It is found by experience that one-third, or even more, of all the disease now prevalent in the community can be prevented by the observance of sanitary laws. If this is so in society at large, where every person, or at least every family, acts individually, how much more should it be so in public establishments, where the regulations made can be enforced for great numbers of persons who are liable to disease and death! And it is desirable that Massachusetts should see to it that her own state establishments are models in respect to the prevention and treatment of such diseases as can be prevented or cured; nor should she neglect the incurables, whether sane or insane. A great responsibility rests upon a Commonwealth with a reputation for philanthropy and high civilization; for when defects are found or suspected there, they instantly become the excuse for greater evils elsewhere, and the occasion of indiscriminate reproach. Nothing is more common with states, as with individuals, than to trust to their reputation to ward off reproach; but without a continuance of the measures which earned a good reputation, it cannot be long maintained.

THE WORCESTER HOSPITAL.

II. — THE LUNATIC HOSPITALS.

(1.) *The Worcester Hospital.*

The work of rebuilding this establishment in a new locality, two miles east of its present site, has gone on with more activity in 1874 than in any past year, and nearly half the building has now its walls and a portion of its roofing complete; while the rest of the structure is advancing from the foundations. The cost will be quite as great as has been estimated; and it is doubtful whether the plan of building is in all respects what it ought to be. But it will be a great improvement on the present building, and, until fully completed, will act as an enlargement of the old hospital, which cannot, for some years, be wholly given up. The amount of money expended on the new location, up to the first of January, 1875, has been but little less than \$400,000, of which \$112,000 was for the land alone. The money realized from the sale of the old farm, in portions, has been, thus far, short of \$75,000, or not one-fifth of the amount expended on the new hospital; nor is there any immediate prospect of making future sales on advantageous terms. It will, therefore, be needful for the Commonwealth to advance at least \$350,000 more, and probably half a million, in order to complete the structure according to the designs.

Meanwhile, the old buildings, like those at Taunton and Northampton, have been crowded with patients,—the average number for 1874, at Worcester, being nearly 500. The increase, already spoken of, in the number of deaths at Worcester (which were no fewer than 75, or nearly nine per cent. of the whole number of patients), may have been partly owing to this crowded condition; although, in 1852 and 1853, when the old hospital was no less crowded (the average number being 515 in 1852, and 537 in 1853), the deaths were but 45 and 41 in the respective years. In 1851, when the average number was almost as great as last year (462 against 476), the deaths were but 39, or scarcely more than half so

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many as in 1874. To be sure, the whole number of patients in 1851 was only about 700, while in 1874 it was nearly 850; yet this increase would only add about eight to the deaths of 1851, if the same proportion prevailed now as then; so that the mortality at Worcester seems to be now nearly 50 per cent. greater than it was twenty years ago. Thus, in the five years, 1850-54,—the average number at Worcester being 475 patients,—there were but 216 deaths, or an average of 43 in a year. In the five years, 1870-74,—the average number of patients being less (444),—there were 310 deaths, or an average of 62 in a year; while for the two years, 1873 and 1874, the average number of deaths has been 72. During the last five years (1870-74), the whole number of deaths at Northampton has been but 144, or an average of 29 in a year, while the average number of patients at Northampton has been 433, or nearly as many as at Worcester. The contrast here is a very strong one, and calls for notice. In part, the large death-rate at Worcester is due, as has been said, to the greater number of recent cases of insanity treated there; but may there not be other causes? We find in the report of the Northampton Hospital this passage, which gives an additional reason for the exemption from fatal sickness there:—

“In the course of the last ten years much labor has been bestowed, and large sums of money expended, in the attempt to perfect the hospital in all its departments; to improve the heating and ventilation; to promote cleanliness of apartments and of person; to encourage exercise in the open air, and enlarge the facilities therefor; to insure regularity of habit in respect to food, sleep and bodily activity; to secure the faithful performance of all duties which the physician and the nurse owe to their patients; and to multiply and diversify the mental means and influences which, with all mankind, have an important effect upon the well-being of the individual. That labor and those expenses ought to be followed by evident results. How far such results are apparent in the condition and daily working of the hospital is not for me, but for you, to judge. May it not be reasonably claimed that, on the one hand, the labor and expense alluded to, and, on the other, this important reduction of mortality, are to be regarded as holding toward each

SANITARY CONDITION.

other the relation of cause and effect? I think it may; although I am fully conscious that a physician should be cautious in his assumptions or conclusions when dealing with the delicate issues of life and death."

There are temporary considerations which might excuse the Worcester authorities from taking such pains in this matter as are here mentioned. They have been, for two years past, greatly occupied with rebuilding the hospital. This work is alone sufficient to employ all the energies of one person; so, also, is the work of managing a great hospital for the insane. If the two are combined in the same hands, one or the other can hardly fail to be done less perfectly than its importance requires. Notwithstanding the number and skill of the assistant physicians at Worcester, they can hardly have that oversight of the sanitary condition of the hospital which is needful to its highest perfection. Looking at another hospital: we find that in the four years, 1870-73, the average number of patients at Taunton having been 406, the deaths were 185, or at the rate of 46 a year; but during 1874, the average number having gone up to 481, the deaths rose to 67,—an increase of more than two-fifths in the mortality, though the average population only increased one-fifth. Again, at Taunton, with a whole number of patients greater than at Worcester (858 to 846), and an average number greater (481 to 476), the deaths have been less,—67 to 75. The reason assigned by the superintendent for the increased mortality at Worcester,—the hopeless condition of the patients—many of them, it is said, moribund when received,—unquestionably accounts for much of it; but why should Worcester suffer more than Taunton from this cause? The fact is, that when so large a number as 450 or 500 persons, many of them slowly dying, are congregated in one establishment, it requires the most consummate skill and unceasing care to prevent a rapid rise in the death-rate.

The yearly and the average cost of the patients at Worcester is, as usual, somewhat greater than either at Taunton or Northampton; but of this the State pays only a small part,—but little more than \$10,000, out of a total of more than

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\$100,000. The cities and towns pay nearly half,—\$51,000,—and the friends of individual patients pay almost as much,—\$49,000. The State supports about one-seventh of all the patients; the municipalities about one-half; while more than one-third support themselves, or are paid for by their friends. At Northampton this is nearly reversed,—the private patients being a little more than one-sixth; the town patients a little more than one-fifth; and the State patients about three-fifths of the whole. At Taunton, while the State supports for a while more than half the patients admitted, it constantly maintains less than one-third; while the municipalities support more than three-fifths; and only about one-seventh are self-supporting.

(2.) *The Taunton Hospital.*

Of all the State patients admitted to hospital treatment during the year, the Taunton Hospital receives more than half, though it constantly maintains less than a sixth of those supported by the State during the year, at Worcester, Taunton, Northampton and Tewksbury,—the whole average number thus supported having been about 775 in 1874, and the average number at Taunton about 120. The average number of town and city patients at Taunton has been but little short of 300; so that nearly six-sevenths of the permanent population, and more than nine-tenths of the admissions, at Taunton, are paupers. This condition of things has been much the same for many years; and Taunton has been, and probably must continue to be, for years to come, more nearly a pauper hospital than any other in the State, except that at South Boston and that at Tewksbury, which are rather asylums than hospitals. Consequently, we find the cost of support at Taunton less than anywhere else, save at Tewksbury,—the whole cost for 481 patients at Taunton having been but \$96,000, in 1874, or almost exactly \$200 a year for each patient. At Worcester, each patient has cost above \$225 a year, and at Northampton about \$205. The State pays, however, for each of its patients, but \$182.50 a year, which, except at Worcester, is supposed to meet the cost of

THE HOSPITALS CROWDED.

each patient of that class ; the State also, of course, bears the interest on the construction account of each hospital, which is now, for the three, about \$70,000 a year, or \$150 a year more for each patient of the average number. The valuation of the three hospitals now exceeds \$1,800,000,—that of Taunton being about \$400,000. If interest were computed on this it would, of course, be a much larger sum. It thus appears that the State, contrary to what has sometimes been asserted, pays its full share of the burden imposed on the public by these hospitals.

Since the enlargement at Taunton, one-half of which is now occupied, there is convenient room there for about 400 patients ; and, when the whole is completed, there will be room for 500. Of course, 600, or even more, can be crowded in, but this is not desirable ; and when the new hospital at Danvers shall be completed, or sufficiently to receive 200 patients, it is hoped that there will be no occasion to maintain more than 500 patients at Taunton. Beyond that number we believe no superintendent ought to extend his care ; for he cannot even give to 500 patients the supervision which they need. In some respects we find our State hospitals in a less satisfactory condition than they were ten years ago. They are more crowded ; the classification of the patients is, of necessity, less carefully made ; and the greater and constantly increasing number of incurables tends to make the chances of recovery less for those patients who are curable.

(3.) *The Northampton Hospital.*

To this general remark,—which is made with no invidious application to persons,—the Northampton Hospital is an exception ; for that institution has decidedly changed for the better within ten years. Making allowance for its crowded condition, in which it does not differ much from the other establishments, it may fairly be called a model hospital in the details of its management, wherein are combined a broad comprehension of its general function among our State establishments, with the most minute and painstaking attention to details ; so that it is almost as difficult to find matters of cen-

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sure at Northampton as it is to give unreserved praise to most hospitals.

In fact, the care of a great hospital of this class is one of the most arduous tasks that can be undertaken, provided a high standard of excellence is to be maintained. The criticisms so often made upon hospital management have commonly this foundation, at least,—that what a hospital professes to do for the insane can only be effected by the best human agencies, working with the utmost skill and fidelity; and that, consequently, every hospital must fall short of this imaginary perfection. Recoveries are expected where they are impossible; freedom is desired where restraint is needful; and the soothing, judicious and patient care, such as only the best attendants can give, is in vain expected of the new and undisciplined attendants who are necessarily employed in all hospitals, more or less. That abuses may exist in the best hospitals is possible; and for this, allowance ought always to be made. Hence, any additional safeguard, even if a needless one, thrown around the patients, will be either welcomed, or, at least, tolerated, by those who know best what our hospitals are. It is not safe to affirm that no abuses exist because none have yet been discovered; for the most unexpected discoveries are sometimes made, changing the whole aspect of affairs in the hospital or asylum.

But, while admitting the imperfections of our system for the insane, and regretting that it is now no better than it was ten years ago, justice requires us to say that we have found no flagrant abuse, and little that calls for serious censure. On the contrary, we believe it to be well administered, by officers who seek to do their duty, and who have a conception of that duty which, in the main, is a high one. The foible of the specialists who manage insane hospitals in this country is to fancy that they have already reached perfection, and that this excellent quality can be received and transmitted, in official succession, like the apostolical function in the church. The earlier a superintendent emancipates himself from this tradition, the greater is his success likely to be. To succeed in the care of the insane, as in most other

HOSPITAL RECOVERIES.

callings, demands good sense in constant exercise, under a strict, but not too anxious, sense of duty, and a responsibility, not so much to public opinion, as to the higher demands of enlightened humanity.

At Northampton, of late years (as constantly at Taunton), a judicious financial administration has made the hospital independent in its resources; while the efforts to improve the condition of the patients are as unceasing as if the class treated there were the most hopeful, rather than (as it is) wellnigh the most hopeless. Ten years ago, when there were but 352 patients at Northampton, Dr. Earle reckoned only 20 of them as probably curable; and of the 480 patients now there, no more than 30 are probably curable. Out of 621 patients, within the year 1874, only 37 were discharged recovered; while of the 846 at Worcester, 71 were discharged recovered; and of the 858 at Taunton, 93 were discharged recovered. Deducting from the 621 at Northampton, 74 patients transferred thither from Taunton and Worcester, in order that none may be counted twice, the account would stand thus:—

	Whole No.	Recoveries.	Per cent.
Worcester,	846	71	8½
Taunton,	858	93	10½
Northampton,	547	37	7
Total,	2,251	201	9

As is well remarked by the Superintendent of the Worcester Hospital, "The success of an institution for the insane is not to be measured by the tabulated recoveries alone." It has other and no less important duties to perform, and these have been performed, year after year, at Northampton. The annual expenses there are midway between those at Taunton and those at Worcester; while it has excelled both the other

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hospitals in the improvements made in its buildings and furniture, without drawing on the State for special appropriations. Its surplus at the present time is nearly \$20,000, notwithstanding about \$100,000 have been expended during the past ten years in extraordinary repairs and improvements.

(4.) *The Danvers Hospital.*

The Board made its first visit to the location of this establishment, now building, on the 20th of November last. It was found to be pleasantly located, with ample appropriations for its completion, some years hence, at an outlay of \$900,000, or nearly double what either of the three existing hospitals has cost the State. The new Worcester Hospital, however, will have cost nearly or quite as much, when completed. The plans for the Danvers Hospital, though much resembling those followed at Worcester, seem to be better in some respects, and the choice of building material is quite as good. The tendency at both places is to make the buildings larger and more costly in some parts than is absolutely necessary,—a tendency which has been found very hard to overcome. In the enlargement of the Taunton Hospital, greater economy has been practised,—the whole cost of the enlargement, for one hundred and eighty patients, being about \$175,000, or about \$1,000 for each patient.

III. — PRISON AND REFORMATORIES.

(1.) *The State Prison at Charlestown.*

This establishment, in some respects the most important of all that come under the supervision of this Board, is also the most ancient of all, having been opened about seventy years ago. At present it contains nearly 700 convicts, or almost twice as many as at the close of the civil war, ten years since, and more than twice as many as the average number for the first sixty years of the prison. It is now crowded beyond its proper capacity, and, at the same time, fewer convicts are at work than ten years ago. There were 351 convicts at the State Prison, October 1, 1864, of whom nearly 300 were at

STATE PRISON RESULTS.

work on contracts ; on the first of October, 1874, there being 683 convicts present, only 224 were at work on contracts ; on the first of December, 1874, 686 convicts being present, only 210 were at work on contracts, and 400 were declared by the warden to be in idleness. Of these, however, 100 were at school. In fact, the labor system at Charlestown has broken down, and more than half the men now confined there are idle. The result is, that the prison, instead of paying its expenses by its earnings, as in former years, is now costing the State from \$1,000 to \$1,500 a week above its earnings, and will probably show a deficit at the end of the year 1875 of at least \$75,000. This is more than the average deficit for a period of fifteen years together ; indeed, the whole prison deficit at Charlestown for sixty years (1815-1875) does not exceed \$180,000, or an average of \$3,000 a year. Were there any moral compensation for this pecuniary loss, we should regret it the less ; but, on the other hand, the Charlestown prison, so far as we can judge, was never doing less to check crime, or reform the individuals who commit crime, than at the present moment. Of the 683 convicts there on the first of October, 1874, 106 were commitments, or nearly one in every six ; while, of the 246 convicts received during the year, 29, or nearly twelve per cent., were second-comers. There were never so many convicts at Charlestown as in 1874, and never so many committed in a year as in the year just ended. The average number during the calendar year has been nearly 670, or some 30 or 40 more than there is proper cell-room for. At the same time, the lower prisons are also crowded, the whole number of persons in confinement throughout the State being somewhat an excess of 4,000.

One cause for the crowding of our prisons is an undoubted and lamentable increase of crime,—a fact which shows how little the prisons themselves are doing towards the purpose for which they were established. This great increase of crime, however, seems again to have reached its maximum for awhile ; and the commitments at Charlestown are now slightly decreasing. For the calendar year they were some-

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what less than for the year ended October 1, 1874; and this decrease, with an increasing number of pardons, seems likely soon to reduce the total in the State Prison to less than the average for the past year. But even then it would have one hundred and fifty more convicts than should ever be congregated in a single prison.

And this leads us to speak of the Act of the last General Court for building a new State Prison in the town of Concord. That Act authorizes the construction of a prison for seven hundred and fifty convicts. We trust none such will ever be built; for great prisons are to be avoided quite as carefully (though for other reasons) as great hospitals or almshouses are. Very few prisons containing more than five hundred convicts, have ever been self-supporting, except for a year or two at a time; while prisons containing from one hundred to five hundred convicts have paid their expenses year after year,—as those of Maine, New Hampshire, Connecticut, and most of the New England States have done for thirty or forty years. During sixteen of the twenty-six years in which the Charlestown prison has paid its expenses by its earnings, the average number of convicts was less than five hundred, and generally less than three hundred; while of the last twenty-five years, since the average number first rose above four hundred and fifty (in 1851), more than half—or fourteen years—show a deficit. The deficit for the whole twenty-five years is about \$75,000. During most of this time the condition of the market was very favorable to large earnings from the prison; and, in the prisons of the other New England States, there was, generally speaking, no deficit.

Apart from considerations of economy, however, (with which the proposed site for the new prison would have much to do, since the distance from Boston would decrease the market value of the prisoners' labor and add to the cost of prison supplies), there are other conclusive reasons against a large prison. No prison warden can direct the discipline of more than five hundred convicts, without giving up that personal acquaintance with each man which is indispensable to the best management of a prison. No chaplain can give

SMALL PRISONS THE BEST.

profitable and edifying religious instruction to so many as five hundred convicts; and, even if this work were divided, as it is in the Irish and some of the English prisons, between a Protestant and a Catholic chaplain, that number would still be too large for frequent personal conversation with each prisoner. Nor can the prevention of communication between prisoners be so well attended to in a large prison as in a small one. Indeed, at Charlestown, this part of the prison code of Massachusetts seems to be practically abrogated; for, according to the warden, the convicts there not only talk with each other, but circulate the contents of the daily newspapers from one to the other, through the prison, and concert plans together for escape and mutiny. For all such breaches of discipline, the presence of a large number of convicts in one prison offers increased facilities; and these would be still more favored by one of the features of the plan for the proposed new State Prison,—that for allowing seven hundred convicts to meet together in a common dining-room three times a day, at their meals. To this, and some other details of the plans, it is understood that objections have been made by the Executive; and it is to be hoped that the whole project will be again considered by the Legislature.

Whenever this is done, we think it will be found that what Massachusetts needs is a small new prison, in which the classification of convicts can be carried out better than can now be done. The need of a better classification among our six or seven hundred State Prison convicts is very obvious; and this can best be attained by the construction of a small prison, auxiliary to the large one at Charlestown. The size of the new prison might depend upon the number of convicts needing to be provided for at the time of building; but, probably, three hundred cells would be enough for the present, and more could be added when found necessary. To this prison could be sent the privileged convicts, who by good conduct had shown themselves worthy of some alleviation of their penalty, and also those who might need close confinement, for which provision could be made by means of solitary cells in one wing of the new prison, to be built

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with more than ordinary strength, for that purpose. In this way three distinct grades could be established among the State Prison convicts; promotion to the upper grade being a reward, and condemnation to the lower grade a penalty. The number removed by this classification from the Charlestown prison, would relieve the over-crowded condition of the buildings there. Those buildings could also be improved, at no great outlay, and would serve afterwards for the general receptacle of convicts, where they might learn trades, as now, and carry on work much more profitably than would be possible in an inland prison.

In reorganizing the labor system in the State Prison, now so completely deranged by the burning of the workshops, the condition of the labor market, and other causes, it is every way desirable that the convicts should receive some share of their own earnings. Even though justice to the convict may not always require this, it commonly seems to him unfair, and even cruel, to let all his labor go to enrich the prison contractors, after he has earned (as all prisoners ought) the cost of his support in prison. He will, therefore, labor more diligently under this stimulus, and will regard the necessary prison discipline less as a hardship or a personal grievance. In some prisons, where this custom of giving a part of his earnings to the prisoner has prevailed long enough to show its natural results, it has very much increased the amount of work done, and has served as an aid in the discipline. It is found, for instance, at the Allegheny Workhouse, near Pittsburg, in Pennsylvania, that the short-sentenced convicts received there do more work in a week than free laborers outside; and that they not only earn something for themselves, above the cost of support, but give the prison a profit. There are difficulties in the way of arranging for this system of over-work, but they are not insurmountable. The Inspectors at Charlestown recommend it in their last report, and this Board heartily concurs in the recommendation.

We agree with the Inspectors also in recommending the continuance and extension of the prison school at Charlestown, in which at present about one hundred of the convicts

THE STATE REFORM SCHOOL.

are daily taught. It should be placed under a competent school-master, however, and not left, as now, chiefly on the hands of the convicts themselves. The prison school-master might also coöperate most usefully with the Agent for Discharged Convicts, whose work, valuable as it is, might be greatly extended. It is gratifying to learn that the clothing now given to convicts upon their discharge is better than formerly, and that the new prison regulations, lately approved by the Governor and Council, provide for greater frequency in washing and bathing the prisoners, and a more satisfactory care of the prison hospital. The power of the Inspectors is still abridged by the continuance of an absurd regulation, requiring them to ask the Warden's permission before they can see and converse with a convict. If the Inspectors are competent to perform their duties, they should of course have access to the convicts at such times as they see fit; if not competent, they should be displaced.

(2.) *The Westborough Reform School.*

This establishment, the oldest State Reformatory in the country, is now in a better state of discipline than a year ago, and the new Superintendent, Colonel Shepherd, has shown himself to be well qualified for his difficult position. The great number of large boys, many of them grown men, at Westborough, is still a source of anxiety to the authorities; but these lads appear to be under good control, and to be doing well. They lack employment suitable for persons of their age, and it is the wish of the Superintendent and Trustees to build workshops and teach them trades. Instead of doing this on a large scale, we would rather see a portion of the younger boys removed to Monson; thus leaving room in the main building for workshops, and for a better classification of the boys.

The earnings from labor at Westborough have never, of late years, been so large as they were in 1874,—amounting to \$13,000, or nearly a quarter part of the cost of supporting the institution; which was, in round numbers, \$54,000. Of this, however, the cities and towns paid about \$8,650, so

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that the net cost *to the State* of supporting an average of three hundred and twenty boys there, was but little more than \$32,000, or about \$2.00 a week. The cost to the community is a little more, or \$2.50 a week. The whole number of different boys at Westborough during the year was about four hundred and fifty; and permanent places were found in families, of their relatives or other persons, for a little more than one hundred of these during the year. Few of them were indentured,—we believe only two; and there seems to be a little of the same want of strictness about requiring pledges from the persons receiving the boys that was noticed in speaking of the Primary School. The finding of places is left almost wholly with the Visiting Agency; but the Trustees keep a record of the placing out of each boy, and the Superintendent keeps himself informed, through the Visiting Agent, of each boy's whereabouts and condition. In some cases too long a time seems to intervene between the placing out on trial and the formal agreement under which the boy serves; nor is the information derived from the Agency so regular and frequent in all cases as would seem desirable. The number reported by the Visiting Agent as placed out during the year from the Reform School (141) is too large, the true number of different boys being about one hundred and twenty, many of whom returned to their own families on probation.

(3.) *The Lancaster Industrial School.*

In the same way, that is, by counting the same persons twice or thrice in some instances, the number of girls placed out from the Lancaster School is reported by the Agent as sixty-five during the year, when in fact it was but little more than fifty. The whole number received at Lancaster during the year (new admissions) was but twenty-two, so that the number of pupils has gradually fallen away, until now it is less than eighty. On the first of October it was eighty-two. Consequently it has been found expedient to close two of the five family houses and in other ways to abridge the work of the institution. Partly as a result of these changes, the Superintendent, Rev. Marcus Ames, has resigned his position, though still remaining

THE STATE INDUSTRIAL SCHOOL.

in charge of the School until a new superintendent has been appointed and taken his place. Although dissenting on some points from the policy favored by the retiring Superintendent, this Board desires to express its high sense of his fidelity to an important trust, and the zeal and singleness of heart with which he administered the affairs of the Lancaster School.

Concerning the future of this School there is much uncertainty, and two or three courses are open to it, according as the turn of events shall decide. It evidently cannot continue to be what it was ten years ago, the chief place of commitment for young girls exposed to neglect and liable to fall into vice and crime. Other preventive and reforming agencies have intervened and turned away the tide from Lancaster. There are more girls at Monson than formerly, and more in the truant schools and private reformatories; perhaps also more in families. That the whole aggregate of feminine crime is diminishing in Massachusetts can scarcely be asserted, however. A table in the Secretary's Report (page 94) shows that there were eight hundred and thirty-seven women in prison on the first of October, 1874, against seven hundred and fifty-four in October, 1870. Adding to these numbers the number at Lancaster, in 1874 and 1870 (October 1); we had, four years ago, eight hundred and ninety-seven women and girls under restraint in Massachusetts, and nine hundred and ten three months ago. Probably there has been little change, either way, in the number arrested during the past six or eight years, while the population has considerably increased. But it is a well-known fact that women escape arrest longer than men, and perhaps little importance can be given to statistics showing that feminine vice and crime have relatively diminished in Massachusetts since the war, while masculine crime has so fearfully increased.

At all events, there is a necessity for maintaining at Lancaster, in some form or other, a place of restraint and instruction for girls and young women who need it. Perhaps it may be thought best to fill up the building with older girls, giving the School more the character of a reformatory prison; or, again, it may be found advisable to transfer thither, from

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the State Primary School, a portion of the girls now maintained at Monson. In either case, the period now passing is a good time to make the needful changes in regard to the State Industrial School. It has been a useful establishment in the past, and need not cease to be such in the future.

(4.) *The Visiting Agency.*

We present in this volume the Eighth Annual Report of the Visiting Agency of the Board of Charities, being the Sixth since it was reorganized and extended under the statute of 1869. This is a peculiar feature of our State Charities, and the facts presented in connection with it deserve close attention. As originally organized, in 1866-7, it dealt chiefly with the children sent out to places from the State Almshouses and State Primary School; but the Acts of 1869 and subsequent years have given the Agency a much broader field, and allowed it to look after the children complained of in the courts, before their sentence to a reformatory. This work in the courts has apparently interfered somewhat with the prompt visitation of the children already in families, and with the search for new and better places to which children can be sent. The multitude of business undertaken by the Visiting Agency has also led to some irregularities of procedure (which during the last year the Board has been seeking to correct) in regard to the children placed by the courts in the custody of this Board. Overlooking the fact that the legal status of these children, who in five years have numbered about 500, could only be changed by the vote of the Board, to which the names and facts should all have been reported, the Visiting Agent has sometimes disposed of them according to his own theory of what their good or the convenience of the Agency required. Consequently, when the Board, after allowing this procedure to go on for some years, trusting that all was methodically and properly done, attempted, in the summer of 1874, to ascertain what was the actual location and condition of each of the children committed to its custody, some difficulty was experienced in reaching the facts. In order to obtain them, and for the better regulation of this

CHILDREN COMMITTED TO THE BOARD'S CARE.

part of its business in future, the following votes were passed on the 10th of July, after an examination into the subject :

Voted. 1. "That the Visiting Agent, now and hereafter, be directed to place in the office of the Board, for preservation and reference, the warrant or mittimus furnished by the court for the commitment of all children placed in the care of the Board of State Charities under the laws relating to the Visiting Agency; such papers to be kept on file by the Secretary of the Board, who shall also keep a list of all such children, now or hereafter in the custody of the Board, with all necessary particulars concerning their history and the disposition made of them under the votes of the Board."

2. "That the Visiting Agent furnish the Board with a list of all such children supposed to be in the custody of the Board on the first of July, 1874, with the latest information concerning them, and the date thereof, specifying particularly such as are in the State Primary School, or in any other State or county institution; and that he also furnish the agreements, or copies of agreements, if any, under which any such children may be serving or living in families."

3. "That hereafter such children may be temporarily placed in families by the Visiting Agent, but that no agreement for a longer time than one month shall be made until the same has been reported to the Board, and approved by the Executive Committee; and that the Visiting Agent shall, in his monthly report, include the names of all children of this class received from the courts or placed in families, with the necessary information concerning them, and shall at the same time notify the Board of any changes made by death, escape, termination of indenture, change of place, or in any other way, in the list of children in custody of the Board."

Much delay was experienced in the preparation of the list called for in the above votes, and it was not finally submitted to the Board until October, being then made out up to the first of that month. Upon looking further into the condition of the children named in the list, it appeared that they had not all been placed in families under such agreements, written or verbal, as could easily be enforced in case of an attempt on the part of the person holding the child to evade the performance of his stipulated duty; and some pains have since been taken to establish a stricter course of proceeding. It did not appear that serious evils

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had as yet sprung from this loose way of making and recording agreements; but there was much uncertainty and more or less dispute as to what the actual situation and needs of some of the children were. The vote of August 5, quoted on page xxiii, relates to this subject, and so also do several votes since passed. It is our hope to secure hereafter a more prompt and systematic placing out of the wards of the State, in such households, and under such conditions, as shall be best for the children and just towards those who take them into their families; and this is particularly necessary in the Primary School.

It is not easy to follow and compare the somewhat intricate statistics of the Visiting Agent, as presented in his Report; but it would seem that, of the numerous complaints before the courts during the past five years, coming to the notice of the Agency, $11\frac{1}{4}$ per cent., or about one-ninth, are repeated complaints against the same children. Of the 7,000 children complained of in five years and two months (an average of 1,355 in each year), 6,272 have been the occasion of one complaint, while the other 728 children have occasioned 1,616 complaints. It would also seem that, though the complaints are nominally increasing, there are in fact no more children complained of now, before 53 courts, than there were two years ago before 40 courts. This may indicate, what is sometimes alleged by police officers and others, that many children, especially girls, escape without being complained of, though really delinquent. This allegation is supported by the fact that while about one in 12 of the complaints were against girls in the first year of the Agency; in the third year the proportion was less than one in 18, and for two years past has been but one in $16\frac{1}{3}$. Had the number of complaints against girls increased as much since 1871 as those against boys have increased, there would have been, last year, about 150 girls arraigned, instead of 122; whence it seems probable that nearly one-fifth of the girls, against whom complaints were formerly made, now escape arrest. If the arrests and commitments in the county which furnishes the greatest number (Suffolk) are

COMPLAINTS AGAINST GIRLS.

considered, the probability that many girls escape arrest becomes almost a certainty. During the first fifteen months after the Agency began to attend the courts (in 1869–70), about 800 cases were tried, and 44 girls were committed to the Industrial School, 17 of whom were from Suffolk County. During the year 1874, the number of cases from that county alone, both boys and girls, being upwards of 700, only one girl was committed to the Industrial School; while in the same year, 1874, more than 130 young women under the age of twenty-one were committed to one city prison, the House of Industry. It does not seem possible that vice among young women should be so common as it is known to be in Boston, and yet vice and moral danger among girls should be so infrequent there as the statistics of the courts would indicate. We must, therefore, believe that, for some reason or other, the complaints against girls are not made; and further, that of those who are complained of, a very much smaller number than formerly are committed to the Industrial School. If they are better provided for elsewhere, this is not to be objected to; but if, as the authorities at Lancaster believe, the number of girls neglected and exposed to vice is growing larger each year, there would seem to be a serious fault somewhere, which should be searched out and corrected. It should be the aim of the Visiting Agent and his deputies to see that all proper means of checking juvenile crime are taken, and for this purpose the instrumentalities formerly in use should be employed, as well as those which have been more recently put in motion.

It would appear, from the same statistics in the Agent's Report, that the extreme limit of prudence in discharging and placing on probation the children complained of, has been reached. Thus we find that of 4,356 children who, upon arrest, were either discharged or put on probation, 570, or more than 13 per cent. were rearrested and reconvicted; while of about 1,400 committed to the State reformatories, or to the custody of this Board, less than 10 per cent. have been rearrested and convicted. This, perhaps, confirms the statements made by the police authorities in several of the

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cities, to the effect that the discharge, either unconditionally or upon probation, of so many arrested children, has a bad effect; at any rate it shows that the policy pursued for the past four or five years, while producing many good results, has been carried, in the direction of leniency towards young offenders, quite as far as their good or the safety of the community will permit. We would, therefore, recommend to all committing magistrates, before whom these offenders may come, that they exercise with more strictness their discretion of commitment to the established reformatories, instead of imposing so many fines, or allowing so many children to go at large upon probation.

This term "probation," it may be observed, is a very general and deceptive one. It may imply that the child goes to a good place, where he is carefully looked after, and where good influences are brought to bear upon him, or it may signify a return to the vicious or ungoverned family from which he came, and to the very influences which were leading him into vice. In the case of girls this is still more true than of boys; for to return a girl who has had evil companions to the locality where she was arrested, is often to hasten her ruin; the stigma of arrest acting, in many cases, as an additional incentive to vice. If we felt sure that all these children, discharged upon probation by the courts, (amounting for the last four or five years to more than 400 a year, and in 1874 to nearly 500) were closely and effectively watched over by the Visiting Agency or the local police, we should the less distrust the growing tendency to this disposal of such cases. But, except for a few months after the trial, it does not appear that such is generally the fact. Probably it cannot be done thoroughly until there is in each town and district some person, either a resident or a frequent visitor, unpaid, but giving attention to the matter from interest in the reformation of children, and exercising a constant watchfulness in individual cases, which is beyond the power of paid agents, traversing extensive sections of the State. The latter cannot be dispensed with, but their number should not be large, and they should, so far

THE AGENCY AND THE COURTS.

as possible, reside in and be familiar with the region which they traverse. They should also be persons selected on account of eminent fitness for the work of visiting and providing for children of this class, and not by reason of personal or political friendship, local popularity or partisan activity. Nor should they ever mingle their official business with political labors. But they might, without hindrance to their regular work, often combine with that some of the other business performed by deputies of this Board, such as transferring persons from one establishment to another, visiting the Sick State Poor in distant localities, etc. In this way much cost in travelling expenses, and many hours of unemployed time, could be saved to the State, while the number of paid agents could be somewhat diminished, and a better understanding than has sometimes existed could be maintained among the different departments of the Board.

In regard to the attendance of the Visiting Agent and his deputies, at all the sessions of every court where young offenders are tried, this Board is inclined to believe that law, as it now stands, is too exacting. Practically it makes the business of the courts wait upon the convenience of the deputies of the Visiting Agency, while it compels the latter to hasten from one court to another, in order to put in an official appearance, which, in at least half the cases, cannot affect the interests of the child or of the Commonwealth. The sitting magistrates ought to be, it is presumed that they are, judges and commissioners fully competent to dispose wisely of the cases brought before them, provided the evidence is within their hearing, or at their perusal. It is often as likely to mislead as to benefit the court, to have a State officer at its elbow, advising what is to be done in each case. These officers are not always sworn; they have no special training as to laws and rules of evidence; while they have each his own prejudices and partialities, against which the magistrate may not be so much on his guard as against those of the local police, by whom the complaints are generally brought. Would it not answer every purpose in half these cases, to have the statement or deposition of the

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Agent or his deputy submitted to the court at its hearings? These could be sent by mail, with less delay than now attends the presence of the State officer himself, and, being in writing, and made a matter of record, they would be much more useful for subsequent proceedings, than the unsworn verbal statements, probably not recorded at all, upon which, it is presumed, many cases are now disposed of. It would still be within the power of the Agency to give its personal attendance at most of the important places, where large numbers of children are tried. Thus the 730 cases before the seven courts of Suffolk, most of the 375 cases before the six courts of Middlesex, and the 245 cases before the six courts of Essex; the 150 cases, more or less, in the city of Worcester, the 100 cases at Springfield and Holyoke, the 100 cases in the three chief cities of Bristol County, and some others—say 1,500 out of the 2,000 cases annually occurring—could, if necessary, have the personal attendance of the State officer. This would be allowing an average of five cases in a day to a single officer, or less than two a day to three officers, while the rest of their time might be occupied with the other work assigned to them.

At present the Visiting Agency employs a constant force, including the Agent, of ten persons, at a cost, for salaries and travelling expenses, of nearly \$14,500 a year, being an average to each person of about \$1,450. In the General Agent's department (including the transportation of paupers), about the same average number of persons is employed, at a cost per year, for salaries and travelling expenses, of less than \$12,500, or about \$1,250 each; in the Secretary's department, an average of $6\frac{1}{2}$ persons have been employed the past year, at a cost of about \$7,000, or not quite \$1,100 each; in the Special Agent's department, an average of nearly eight persons have been employed at a cost, for salaries and travelling expenses, of something more than \$8,400, or about \$1,100 each. It thus appears that the rate of compensation is greater in the Visiting Agency than in the other departments; yet we do not find that the quantity

HOMES FOR THE CHILDREN.

or quality of the work done there is such as to call for any excess of compensation.

For the reasons given, and for others relating to the concentration and more efficient performance of the whole work of the Board, we would recommend that the annual appropriation for the Visiting Agency, during the year 1875, be reduced to \$10,000, and if the work now performed at the courts and elsewhere cannot, under existing laws, be satisfactorily done for that sum, that the laws be amended so as to permit the retrenchment to be effected. So far from this reduction being injurious to the interests of the children of the State, this Board believes that, under a proper reorganization of the work, the children would be gainers thereby. At present little is done by the persons active in local charities, or even by the authorities at Westborough, Lancaster and Monson, to promote the placing out of children in good families. For this there are various reasons, one being the Visiting Agency law, which, in some cases, acts as a hindrance; another the practical superseding of the work of the local charities and the legal authorities by the Visiting Agency, with or without warrant of law; a third, the unwillingness of some of these authorities to permit the children to go out from their establishments into families. With all its beneficent results—and the Visiting Agency has been, beyond doubt, a very useful branch of our charitable system—it has had the effect (which too often follows a vigorous centralization of power and responsibility) to weaken and partially paralyze the efforts formerly made at the different establishments in the same work of providing good homes for children. Thus, during the year ending Oct. 1, 1874, according to the Visiting Agent's report, 381 children were so placed out during the year;* yet, upon excluding from this number the children retained in the Primary School, those transferred, placed out twice, etc., the true number of different children thus placed does not probably exceed 340. Now, four years ago, the Visiting Agent reported 571 placed out (during the year 1869–70), of whom probably 450 were different children; so

* See page 39.

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that there has been a decrease of places found, in the four years, of more than 25 per cent. In the year 1870-71, 629 were reported as thus placed out, being at least 500 different children, after all deductions are made. In 1871-2, this number fell to 529 reported, and probably 450 actually placed; in 1872-3 to 346 reported, and perhaps 320 actually placed. There has, therefore, been a slight increase during the past year over the number placed out in the year before; but in the same period the whole number of children in the establishments and the custody of the Board has increased from 1,258 to 1,311, and the number remaining on the 1st of January from 866, in 1874, to nearly 900 in 1875. It is believed (and in this belief the Visiting Agent concurs) that good places can be found for all the children of suitable age and disposition in the establishments, and also that children can be placed out much younger than is now generally done, by the payment of a small sum per week. If it should be thought best to appropriate the usual large sum for the expenses of the Visiting Agency, it would be well to require that at least \$3,000 of this amount should be paid for the board of children now in the Primary School, who might be placed out at a cost not exceeding \$50 a year. This would maintain an average of 60 children, each of whom, in the Primary School, would cost at least \$80 a year.

Let it not be supposed that, in these criticisms and recommendations, this Board has lost sight of the great good undoubtedly accomplished by the establishment of the Visiting Agency. It was a very effective means of improving the condition of poor and vicious children, before its powers were extended by the statutes of 1869 and succeeding years; it is still more capable of doing good work now. No other State or country, so far as we know, has organized a bureau so comprehensive in its aim, or so practical in its results; and it wins the admiration of citizens and strangers who become acquainted with its working. But, like all bureaus, it is liable to the twofold fault, on the one hand, of too great interference in some directions with the affairs of individuals and the customary habits of the people,—with

ESTABLISHMENTS AIDED BY THE STATE.

local interests and local charities,—and, on the other, of too much formality and routine in its own business. The tendency to extend and magnify its jurisdiction, and to increase its expenses, is another feature common to such departments, and requiring to be constantly guarded against.

ESTABLISHMENTS AIDED BY THE STATE.

The bureaus and establishments already spoken of, are under the immediate supervision of this Board. By law, also, it has been required to take some notice of other establishments, not supported, but aided by the State. At present these are but eight in number: five for the instruction or relief of persons afflicted with blindness or deafness; one for the care and discipline of idiotic children; one for foundling and neglected infants, and one for discharged female prisoners. There are three schools for deaf-mutes aided by the State,—at Hartford, Northampton and Boston; one school for the blind (the Massachusetts Asylum, at South Boston); one infirmary for diseases of the eye and ear (the Massachusetts Eye and Ear Infirmary, in Boston); a school for idiotic and feeble-minded children, at South Boston; the Massachusetts Infant Asylum, at Brookline; and the Home for Discharged Prisoners, at Dedham. The principal facts relating to these establishments, for the year 1874, will be found in the Secretary's report; but concerning several of them something more may be said.

(1.) *The Deaf-Mute Schools.*

When the Board began its work in 1863-4, it found the deaf-mute children of Massachusetts instructed in a single school, in another State, where but one of the recognized and approved methods of teaching them was in use. The average number of State pupils taught in this school (the Hartford Asylum) was then about eighty-five, and the term allowed for their education was six years. They entered, on the average, at about twelve years old, and actually remained less than five years; though some stayed through the full term of six years. At that time the number of deaf-

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mute children in Massachusetts needing instruction was supposed to be but one hundred and twenty-five; though it was, probably, about two hundred. In consequence of an active movement for the earlier, more complete and more varied education of this class of children (beginning in 1865-6, and continuing for several years), all this has been greatly changed for the better. The Hartford Asylum still receives, and faithfully instructs, according to its improved methods, about sixty Massachusetts pupils, or nearly as many as ten years ago; about fifty are taught by the method of articulation and lip-reading at the Clarke Institution in Northampton; and nearly sixty are taught in a day school, maintained in Boston by the city, but aided by the State; so that now about one hundred and seventy deaf-mute pupils, or twice as many as ten years ago, are receiving an education, which they begin earlier (at about seven years old on the average) and carry on longer,—the period of six years having been extended to ten by statute. In this movement, the results of which have been so gratifying, this Board, for several years, took an earnest part; but, since 1867, it has given up the supervision of deaf-mute instruction to the Board of Education, to which it more naturally belongs. It has been found that the number of deaf-mutes in Massachusetts is much greater than was supposed ten years ago; and the number of such children who ought to be at school is now estimated at two hundred and fifty. A list of deaf-mutes, of all ages (residing in Massachusetts), numbering more than 1,100, has been printed, and the whole number is believed to be more than 1,200. Of course the appropriation yearly made for the education of deaf children is much larger now than in 1865; but it will be admitted on all hands, probably, that the same amount of money accomplishes more now than then. And one of the most satisfactory developments of the last year or two has been a readiness, on the part of those teaching by the different methods, to learn from each other, and to work together for the better instruction of the whole class of deaf children. The time will soon come (it is believed) when the deaf pupils of Massachusetts (no longer necessarily mute)

EDUCATION OF THE BLIND.

will be admitted or transferred to that school which is best adapted to their respective needs ; and when the three schools will form parts of one diversified system of instruction, without jealousy, and forsaking controversy.

(2.) *The Blind and Idiotic Schools.*

Although there is no necessary connection between these two useful establishments, it is natural to speak of them together, so long have they been under the direction of their founder, Dr. HOWE, lately and for several years the Chairman of this Board. His colleagues cannot better say what needs to be said concerning these schools, and the class of pupils taught in each, than by quoting from the last reports of Dr. HOWE.

“During childhood, the wise parents of a blind or otherwise defective child will encourage him to mingle freely with ordinary children in all their sports and occupations. They will procure for him such special instructions as he can most profit by at home ; and send him to some school which other children of his condition in life attend. The child may do this to great advantage, even in the common schools, provided he can have a boy of his own age to act as leader and reader ; and provided the teacher is disposed to adapt the mode of instruction used with others to his peculiar case, and to give him a little extra time and special attention. It has been shown, in many cases, that blind children can attend common schools advantageously, and be instructed in classes with common children. They labor under certain disadvantages, such as inability to follow demonstrations upon the blackboard ; but, on the other hand, they have certain advantages, and become fashioned and fitted for future social relations, as they cannot be in a school filled with blind children.

“I was much struck with the plan proposed by the late Mr. Blanchet, of France, of having mute children taught in the common schools of their district, with common children. I was convinced by his argument of the soundness of his theory ; and, when in Paris, I sought out several cases where pupils were attending common schools ; and, following up some of them to see the practical results after leaving school, I found several mutes who were doing well, and who were hardly distinguishable, by manners or language, from ordinary workmen. I have attempted to introduce the same

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method here, and have had satisfactory proof of the practicability and usefulness of sending blind children to the common schools. I made a beginning, and availed myself of an opportunity of sending select pupils to a neighboring school, and with good results. I trust that others, with more zeal and vigor than I have left, will put this into practice, until it shall be the custom to send to the common school such blind children as do not need the special attention and instruction which only can be had in institutions calculated to meet their wants.

“The object of this Institution is to give to children and youth who have not sight enough to be instructed by the methods used in our common schools, a knowledge of the ordinary branches of education through the senses of touch and hearing; by means of oral instruction; by books, maps, etc., in tangible type. In a word, to be what a common school is to ordinary children. Besides this, to give such instruction to all, in vocal and instrumental music, as will be an accomplishment, and a source of pleasure to themselves and to others. Then, to give special instruction to those who possess talent and taste for music, and a special fitness for teaching music, or playing the organ, or tuning pianos, to the end that they may be fitted to teach some branch of music as a profession.

“This object has been steadily pursued during forty-two years, at considerable cost, but with a gratifying measure of success. It aims at nothing which is merely ornamental, and is regarded as an accomplishment; but at training the pupils to consider work as their vocation, and preparing them to follow it seriously.

“There have been taught and trained in this Institution, 865, and graduated, 535, blind persons. Of these, 470 are known to be now alive; and probably there are more, though not so many as survive of graduates of ordinary schools. The actual condition of 406 of these is known, and may be expressed approximately as follows: 230 are earning a respectable livelihood; and 52 more are eking out their wants with what assistance their relatives or neighbors, or the town, may give them. Of the former, 92 are engaged either in teaching music successfully, or in tuning pianos and selling musical instruments, and are earning various sums from \$200 to \$2,500 per annum. The remaining 130 follow various occupations, and are earning a comfortable livelihood, averaging from \$180 to \$700 or \$800 a year. Of this self-supporting class, 72 are married and maintain or take care of families; and many are laying up money for a rainy day; while several are living on the income of their savings. As a whole, they maintain a more respectable position

EDUCATION OF IDIOTS.

than the blind of most countries do. The example of so many blind persons living without accepting alms, but upon their own earnings, disabuses people's minds of the prejudice that blindness and pauperism are about the same thing, and that blind men and women are necessarily idle, and dependent upon charity in one form or another."

In regard to idiots, and the method of instructing and caring for them, Dr. HOWE says :—

"The present movement in favor of providing schools for idiotic children, is taking a dangerous direction, especially in Great Britain, where new societies are being formed all over the empire for the aid of this unfortunate class; and new schools, asylums, etc., are either designed or in progress of construction. The same thing is going on in the United States, with equal, if not greater activity. Now, the danger of misdirection in this pious and benevolent work is, that two false principles may be incorporated into the projected institutions, which will be as rotten piles in the foundations, and make the future establishments deplorably defective and mischievous. These are, first, close congregation; and second, the life-long association of a large number of idiots; whereas, the true, sound principles are: *separation of idiots from each other; and then diffusion among the normal population.* The same thing applies to institutions for other classes of defectives and of dependents. Even more than with lunatics, the very idea of life asylums for idiots suggests, to thinking persons, formidable objections and grave consequences. It implies social and moral isolation and ostracism. It implies unwise and uncharitable social segregation. It implies a sundering of the tender ties of family, and the important ties of neighborhood.

"* * * No school requires for teachers persons of better natural endowments, and greater aptitude for imparting knowledge, than ours. They should have, in addition to these qualifications, a zeal for benevolent work, which will supply courage and enduring patience to relieve a class of unfortunates, whose infirmity, unlike that of the blind, or the deaf-mutes, makes them rather repulsive than attractive to most people.

"It is a common error to suppose that any ordinary person may make a good teacher for such mere children as young idiots are. The fact is, that the lower the capacity of the pupil, the higher should be the ability of the teacher. * * *

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“ Our school differs from ordinary ones in this : that the first and constant care is to increase the bodily strength, and to check the tendency to disorders and unwholesome condition in our pupils ; to develop muscular power and activity ; to guard against or cure secret vices, and to fortify their bodies against the various disorders to which their mental infirmities or peculiarities make them liable. This is to be done by abundance of plain and nourishing food ; by fresh air ; by sufficient bodily exercise ; by sea-bathing in summer, and daily bathing and frequent washing and friction upon the skin at all seasons ; by much sleep ; and by vigilance to prevent any excess in diet, over-fatigue, or irregularities of any kind. As an adjunct to these, is daily exercise in the gymnasium, which promotes the formation of new tissues, and prevents fatty and other morbid secretions, while, at the same time, it promotes health by the pleasant and exhilarating fun, which is always wholesome. The lessons in the gymnasium are calculated to exercise and to strengthen the mental as well as the bodily powers. The pupils must count ; must learn various kinds of steps and marches ; must distinguish different kinds of ropes, etc. ; must be precise in timing their movements ; and must, perforce, take a little thought, but without any anxiety. The pupils must learn to distinguish the different colors, and name and describe certain qualities of the tools which they use. Pains are taken to make them of service, and to fix in their minds these and many other properties and relations of things which common children learn of their own accord, and never forget.

“ I attach great importance to the exercises of the gymnasium, and consider them as hardly second to the exercises of the school-room. If carried on by a zealous and vigorous leader, and especially if regarded with interest, and occasionally partaken in by some of the other teachers and members of the household, they are very useful adjuncts to our system. They should be conducted with spirit and with noise ; by tread and occasional stamp of the foot ; by clapping of hands and the like ; and the whole enlivened by music.

“ All the pupils devote part of every day to work, under special teachers. There is a large and convenient shop, supplied with simple tools, benches, broom-machines, etc. The principal employments are broom-making, mat-weaving, etc. The pupils are improved in various ways by their attendance here. All acquire a certain dexterity and command of their hands and limbs ; and a few become skilful enough in making brooms, seating chairs, etc., to be able to

THE INFANT ASYLUM.

earn something. The workshop also plays an important part in our plan of training. It is a sort of gymnasium; and although it does not admit of the motions, music, noises and frolic, it does serve a double purpose.

“ * * * Abundant evidence of the good effects of this system, strictly enforced, is to be seen in the changed and improved appearance and demeanor of pupils who have been in school some months or years. Still more gratifying proof is sometimes found in the improved condition of some of those who have left the school many years, and are now partially, if not wholly, self-supporting; and show that relapse into the former low condition does not always or necessarily follow a cessation of active good influences and example, although it is apt to do so when the unfortunate is left to himself. Some take nearly the whole care of their persons, dress themselves, etc., and in most of the cases of relapse into brutishness, it is clear that utter neglect or gross ill-treatment was among the causes. The objection is sometimes made by those of little faith and hope, that the effect of this careful training, and the good habits formed during five or seven years' teaching, are only short-lived. Granted that this is true in some sense, it does not lessen the duty of making it as lasting as is possible. But the effect of some of the exercises is good and lasting, especially that of gymnastics, which is visible in the appearance and bearing of the person during many years.”

(3.) *The Massachusetts Infant Asylum.*

This establishment, in which the Board has always taken a warm interest, goes on from year to year quietly fulfilling its mission, by the preservation of infant lives that would otherwise be lost or sacrificed. Its statistics, as published in our Tenth Report, showed that up to December 1, 1873, out of 337 admissions in five and a half years, 143 infants had died, or 42 per cent. Adding the admissions and deaths since, up to December 1, 1874, this percentage is reduced, as it has been very considerably for the last two or three years. The whole number of admissions being now 364, the deaths number 147, or 40 per cent.; while for the period since April 1, 1872, the death-rate has been but about half as great.

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PROCEEDINGS OF THE BOARD, 1874.

During the past two years, the Board has been somewhat delayed in its work on account of the absence of a Secretary, whose place needed to be supplied by an Acting Secretary, chosen from among the other members. Before his return from Europe, in November, 1873, the late Secretary had tendered his resignation, and continued to hold the office (mainly for the purpose of writing his annual report) only until the 1st of April, 1874, having sent in his formal resignation in February. The present Secretary was appointed by Governor Washburn towards the end of April, but did not assume the work of the office until the 13th of July; so that during fourteen months (from the middle of May, 1873, to the middle of July, 1874), the Secretary appointed by the Governor was present with the Board less than five months. Of the nineteen meetings of the Board held in 1873, eight were recorded by an Acting Secretary; and of the twenty-four meetings held in 1874, nine were recorded by an Acting Secretary. The number of meetings of the Board during the year, has just been mentioned; several of them were held in connection with visits to the State establishments, the number of such formal visits during the year having been fourteen. Visits by the Chairman, Secretary, General Agent, or some member of the Board, have been much more frequent, amounting in all to forty or fifty at least. For three months of the year, from July 1 to October 1, the health of the General Agent was such as to require a vacation, during which his duties were performed by the Special Agent. Several special investigations have been made during the year: one in February and March concerning the Pauper Returns from the cities and towns; one in July, August and September, concerning the location and indenture of children placed in families, and one in October and November, concerning the sanitary condition of the State establishments. The By-laws of the Board have been thoroughly revised and printed; the Secretary has also revised and enlarged the Manual of Laws for the use of the

VOTES CONCERNING OFFICERS OF THE BOARD.

Board, and the Chairman assisted in preparing a schedule of questions to be answered in all the States where Boards of Charities are organized. The more important votes of the Board, not already cited, have been as follows:—

(*March 4, 1874.*) A ballot electing Hon. Moses Kimball temporary Chairman of the Board, during the absence of Dr. Howe from the Commonwealth.

(*March 16, 1874.*) A vote electing Mr. F. B. Sanborn Acting Secretary of the Board.

(*October 7, 1874.*) A ballot electing Hon. Moses Kimball Chairman of the Board for the year 1874–5, in place of Dr. Howe, who declined a re-election.

(*October 15, 1874.*) A ballot electing Mr. F. B. Sanborn Chairman of the Board for the year 1874–5, in place of Mr. Kimball, who declined to serve.

(*April 27, 1874.*) That there is no longer any necessity to employ a chief clerk in the Secretary's Department.

(*July 1, 1874.*) *Voted*,—1. That the General Agent, in consideration of his health, have leave of absence for three months from this date.

2. That the Special Agent for the Sick State Poor be authorized to perform the duties of the General Agent, whenever the General Agent shall request him in writing to do so, for a period not exceeding three months at one time.

(*July 9, 1874.*) That the Special Agent be authorized to make transfers and removals, within and outside the State, acting instead of the General Agent, now absent upon leave of absence granted by the Board.

(*August 5, 1874.*) *Voted*, That the officer acting for the General Agent be instructed to ask, in the name of the Board, the opinion of the Attorney-General upon the second section of the two hundred and seventy-fourth chapter of the Acts of 1874, with express reference to the acquisition of a settlement by married women, under the first clause of said section.

(*July 9, 1874.*) *Voted*, That the Secretary (Mr. Andrews) be allowed further time in which to prepare and submit the topics for his Report, and that the Board suggest to him, as one subject, "The Sanitary History and Condition of the State Institutions."

(*July 10, 1874.*) *Voted*, That the Secretary be directed, during the month of August, to print the By-Laws of the Board, as they now stand, and, in connection therewith, a Manual of the Laws

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relating to the Board of State Charities and its departments, and to the institutions and interests committed to its investigation and supervision; the number of copies printed not to exceed five hundred, of which one hundred may be bound and the rest put in paper covers.

(*August 5, 1874.*) *Voted*, That the Secretary have such further time as may be necessary, not exceeding two months, for compiling and printing the Manual heretofore ordered, and that he print the By-Laws of the Board at once, in convenient form for the use of its members.

(*August 5, 1874.*) That the Secretary of the Board arrange with the Inspectors of the Primary School to meet the Board for consultation at a convenient date prior to the first of October.

(*August 5, 1874.*) *Voted*, That the Secretary be directed to call the attention of the superintendents of the several lunatic asylums in the State to the Act (chapter three hundred and sixty-three) of the last Legislature relating to the correspondence of the insane, etc.; and to notify them that, in order to collect the correspondence provided for in said Act, the Secretary, or some other member of the Board of State Charities, will visit each of the said institutions monthly.

(*December 2, 1874.*) That letters found in the locked boxes at the lunatic hospitals, when addressed to persons not specified in the Act providing for said boxes, be left with the superintendents of the hospitals, and that the Secretary return to said superintendents all letters of this class now in his hands.

(*September 2, 1874.*) *Voted*, That the settlement laws of Maine, New Hampshire, Vermont, Rhode Island and Connecticut, be appended to the Manual now preparing for the use of the Board.

(*April 1, 1874.*) That the Board approve of the calling of a Conference of all the Boards of Charities in the country in New York, about the 20th of May, and that Mr. Sanborn be empowered to represent this Board at such a Conference.

(*August 5, 1874.*) That the forms of questions prepared by the New York Board of State Charities, and by the Committee appointed by the New York Conference of Boards of Charities, be referred to the Committee on Statistics, with instructions to report on or before the annual meeting, in regard to uniform statistics concerning pauperism from all the States which have Boards of Charities.

(*October 15, 1874.*) A vote adopting the Form of Questions agreed upon at the Conference of Boards of Public Charities, held

VOTES CONCERNING RETURNS.

in New York on the 9th of last month, in regard to uniformity of statistics concerning pauperism, from States having Boards of State Charities.

In regard to Returns, etc., it was voted,—

(*January 7, 1874.*) That the Superintendents of the State Lunatic Hospitals be requested to note the condition of patients transferred from them to the receptacle of the insane at Tewksbury, with respect to health and disease, and that the physician at the State Almshouse be requested to make a similar record on their arrival, and that such superintendents and physicians be requested to report the same to this Board.

(*March 4, 1874.*) That the information as to the physical condition of persons transferred from the State Lunatic Hospitals to the insane receptacle at the State Almshouse, be communicated at each monthly meeting of the Board, by the Secretary, with a statement of the numbers at such receptacle.

(*March 4, 1874.*) That there should be a return made from the Tewksbury Lunatic Asylum on blanks, which should be a copy of the register kept there, and the lunatic hospitals should be required to furnish to the asylum at Tewksbury all the facts known at the hospitals concerning the condition and belongings of the inmates of the asylum who have been patients in the hospitals—using for this purpose the information in the “case books” at the hospitals—as well as other facts ascertained subsequent to the commitment of the patients to the hospitals.

(*January 26, 1874.*) 1. That the Chair appoint a Committee of three to revise the interrogatories now addressed by the Board to the Overseers of the Poor, with a view to make the labor of answering them less burdensome, and the compilation of statistics from them less expensive to the Board.

2. That the same Committee consider the interrogatories now put to the officers of the State institutions, and of the city and county prisons, with a view to reduce the amount of labor bestowed upon the answers thereto, and that it make a report on both these matters at the monthly meeting in February.

(*February 4, 1874.*) Voted, That the returns from the Overseers of the Poor, containing a list of vagrants, be discontinued; that the returns concerning paupers fully supported be retained, with an amendment in form, and that an effort should be made so to revise the general questions concerning partial support,

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as to obtain returns that will be more exact, and will not contain so many duplications of number and cost.

That the copying of the prison returns in the Secretary's office be dispensed with, and that the Statistical Committee examine and see if there is any other copying in the four offices of the Board which may be dispensed with.

(*April 1, 1874.*) A vote adopting the new form of Pauper Questions.

(*June 3, 1874.*) That the prison returns heretofore made to the Board, under the Act of 1864, chapter three hundred and seven, should no longer be required, but instead thereof, the records and returns required under the Act of 1874, chapter two hundred and sixty-four, be deemed sufficient to fulfil the intent of the Statutes.

(*June 3, 1874.*) A vote amending and adopting the revised By-Laws of the Board, reported by Messrs. Kimball and Sanborn.*

In regard to children placed in families, etc., it was—

(*May 6, 1874.*) Voted, That the Visiting Agent be required hereafter to include in his monthly report a statement of all his expenditures during the month, in detail, and with the aggregates of each class of expenses; and that, also, he report, as by law directed, "especially concerning children placed in families under the fourth section" of the Act of 1869, chapter four hundred and fifty-three.

(*July 1, 1874.*) Voted, That the Visiting Agent and the Special Agent for the Sick State Poor report to the Board whether any arrangement can be made in future cases to prevent hardship in regard to the medical care of children placed out from the public institutions, and, if so, what; also that they report whether any change in the law, or any additional appropriation by the Legislature, seems to be necessary in such cases.

(*September 2, 1874.*) Voted, That the Visiting Agent be requested to report such further information, up to the first of August, 1874, concerning the four hundred and eighty-five children returned by him as committed to the custody of this Board, as does not appear in his report of this date, and is required by the vote of this Board, passed July 10, 1874; particularly in regard to the nature of the agreement under which each child is now held, and the name and residence of the person so holding the child.

(*September 2, 1874.*) That the Visiting Agent be required, whenever notice of an application is received from any State institu-

* These By-Laws are printed in the Manual of the Board, pages 79-88.

VOTES CONCERNING CHILDREN.

tion for investigation by him of the propriety thereof, as provided by section four, chapter three hundred and fifty-nine, of the Acts of 1870, to file his report in writing with such institution at the earliest possible date after such notice is received, not exceeding two weeks from the day of mailing such notice.

(*October 15, 1874.*) *Voted*, To suspend so much of the vote of this Board of July 10 as required the filing, with the Secretary, the warrants for the commitment of children placed in charge of the Board; and that hereafter they shall be kept by the Visiting Agent, subject to the control of the Board.

(*November 4, 1874.*) Vote confirming the action of the Visiting Agent respecting the children taken from the courts in October.

(*December 2, 1874.*) That the Chairman of the Board prepare and report a form or rule relative to the dropping from the Board's list all children who, for good reasons, ought to be so dropped and finally discharged.

(*December 2, 1874.*) That the Visiting Agent be requested to at once make out and present to the Secretary, indentures in the cases of the children whose indenture has been recommended, as appears by the list furnished by him.

(*December 2, 1874.*) That all children now in control of the Board, who have been out on trial for more than thirty days, be either indentured, placed under a recorded verbal agreement, or removed to some other place.

(*December 2, 1874.*) That the Visiting Agent be requested to report, at his earliest convenience, on the subject of placing out children from the State Primary School, whether suitable homes cannot be found for many of those now in the school; whether due effort is made to find such homes; whether any sufficient reason exists for keeping the children in the school after homes are found; and, generally, why it is that more children are not placed out from the school.

In regard to the sanitary condition of the State Almshouse, etc., it was voted,—

(*June 3, 1874.*) That, in the opinion of this Board, there should be a full and prompt investigation of the circumstances attending the death of Philip Dollard, and the general treatment of the hospital patients at Bridgewater by the nurses there.

(*June 3, 1874.*) That, in the opinion of this Board, the treatment of the hospital patients at the State Almshouse should be the subject of full investigation.

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(*December 2, 1874.*) That, upon investigation of the complaint concerning the treatment of hospital patients at the State Almshouse, it appears to this Board that, under the new and better organization of the nurses there, adopted since the complaints were made in 1873, there is no ground to believe that either ill treatment or culpable neglect of the hospital patients has occurred; but the Board would recommend to the Almshouse authorities increased vigilance in regard to the care of these patients, and continued improvement in the quality of the nursing.

(*August 5, 1874.*) Voted,—1. That, in commenting on the results of certain sanitary deficiencies at Tewksbury, this Board intended no reflection on its medical supervisor, whose faithful services for so many years command their confidence and esteem; but simply to advise additional facilities in the medical department with special reference to the insane; which suggestion was subsequently endorsed by the Legislature by the grant of liberal appropriations for this purpose.

2. That, so far as removals have been made in the medical department at Tewksbury under the misapprehension that it was the desire of this Board, the Board places on record its regret at such misapprehension, and its belief that the interests of the sick would be promoted by a renewal of the services of Dr. Nichols.

3. That this Board is highly gratified with the action of the Board of Inspectors at Tewksbury, in providing special medical supervision for the insane inmates of the Asylum, which it deems a partial compliance with its suggestions, and a measure of relief that will be fully sanctioned by public opinion.

4. That, in the judgment of this Board, the nursing, as well as the medical attendance at the State Almshouse, should be still further improved, as far at least as the appropriation made by the Legislature for that purpose will admit.

There were also passed, from time to time, many votes concerning the regular business of the Board, approving the schedules of small-pox bills submitted by the Special Agent; admitting, discharging, transferring, indenturing, etc., inmates of the institutions and wards of the State, according to law; allowing the towns of Amesbury, Attleborough, Easton, Brockton, Grafton and Salisbury, to make use of the State Primary School for the confinement of truants, etc.

COST OF CHARITIES TO THE STATE.

FINANCES OF THE STATE INSTITUTIONS.

In the report of the Secretary will be found detailed statements of the receipts and expenditures of the institutions owned or supervised by the State, for the official year ending September 30, 1874. The regular appropriations for the same institutions for the calendar year 1874, and their expenditures, are shown by the following Schedule A, the figures being furnished by the auditor. The total sum appropriated for these institutions for 1874 was \$564,000; the total expenditures have been \$564,107, showing a very small deficit. As a partial offset to this expenditure, a large sum has been received for the labor of convicts at the State Prison, and smaller sums from the Almshouses and Reform Schools, the whole amounting to about \$100,000.00. The actual cost to the State would thus be reduced to about \$464,000, or \$80,000 more than in 1873.

SCHEDULE A.

Summary Cost to the State for the Calendar Year 1874.

INSTITUTIONS.	Regular Appropriations for 1874.	Sums Expended.	Surplus.
Worcester Hospital, . . .	\$95,000 00	\$13,442 50	\$2,710 82
Taunton Hospital, . . .		*24,988 56	
Northampton Hospital, . .		53,858 12	
Tewksbury Almshouse, . . .		94,621 75	
Monson Primary School, . . .	44,000 00	42,192 00	1,808 00
Bridgewater Workhouse, . .	43,500 00	39,986 02	3,513 98
Westborough School, . . .	55,000 00	53,060 46	1,939 54
Lancaster School, . . .	25,000 00	20,708 11	4,291 89
State Prison, . . .	120,000 00	133,000 00	13,000 00†
Deaf-Mutes at American Asylum, . . .	30,000 00	12,791 04	249 81
Deaf-Mutes at Clarke Institution, . . .		10,955 00	
Deaf-Mutes at Boston School, . .		6,004 15	
Eye and Ear Infirmary, . . .		8,500 00	
Massachusetts Asylum for the Blind, . . .	30,000 00	30,000 00	—
Massachusetts School for Idiots, . . .	20,000 00	20,000 00	—
Totals, . . .	\$564,000 00	\$564,107 71	\$107 71†

* Partly estimated.

† Deficit.

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Sundry other appropriations and expenditures for charitable purposes outside of the permanent institutions are exhibited in Schedule B, which follows. The amount of these appropriations is \$270,900, and the expenditures on account of the same have been about \$192,586, leaving unexpended \$78,313. The sums for the support and burial of State paupers, in consequence of the small-pox expenses, were unusually large, but less than was estimated.

SCHEDULE B.

AGENCIES.	Appropriations for 1874.	Amounts Expended.	Surplus.
Board of Charities and its departments,	\$42,700 00	\$37,264 55	\$5,435 45
Agent for Discharged Convicts,	3,000 00	2,993 97	6 03
Discharged Female Prisoners,	1,500 00	1,500 00	-
Soldiers' Employment Bureau,	3,000 00	3,000 00	-
State Paupers, support, including small-pox cases, .	200,000 00	135,000 00	65,000 00
State Paupers, burial,	7,000 00	2,062 00	4,938 00
removals,	10,700 00	9,982 86	717 14
Settlement and bastardy,	2,000 00	783 14	1,216 86
State Pauper Convicts' support,	1,000 00	-	1,000 00
Totals,	\$270,900 00	\$192,586 52	\$78,313 48

Summing up these expenditures for the calendar year, and adding thereto the expenditure for State aid in 1874 (\$470,000,) the net cost of maintaining the county and city prisons, and of supporting and relieving the towns' poor,—all of which expenses are a tax upon the community, though only in part assumed by the State in its corporate capacity,—it will be seen that more than \$2,500,000 has been disbursed within the State during 1874, for the purposes of charity, reform or correction. The additional sums expended by private organizations for similar purposes cannot be ascertained exactly, but by estimate they must exceed \$1,000,000, divided approximately as follows:—

COST OF PRIVATE CHARITIES.

For the support of hospitals and infirmaries or dispensaries,	\$350,000 00
For the relief of the poor,	250,000 00
For the maintenance of orphan and neglected children,	100,000 00
For the support of private reformatories,	100,000 00
For the employment of persons out of work,	25,000 00
For the support of special classes of the indigent,	175,000 00

The whole number of the beneficiaries of the above-named private charities (from which *educational* charities are excluded) can only be guessed at, but, no doubt, exceeds 50,000 for the whole State.

GENERAL CONSIDERATIONS.

The Board will here offer a few general remarks, sometimes with a special application, on the facts already presented, or those to be gathered from the reports of the four departments. These reports have been prepared with much labor, and embody the statements of fact and suggestions of opinion which the heads of these departments saw fit to make. They do not, in all cases, express the opinion of the Board, which is to be gathered from its own Report; but each of these special reports is worthy of attentive study; and all are commended to the perusal of the Legislature. The General Agent and the Special Agent, in discussing the new law of pauper settlement (Chapter 274, Acts of 1874), recommend that no further change be made for the present in this system of laws, but that time be allowed to observe and become familiar with their effect on the legal status and actual condition of the poor in Massachusetts. The Special Agent discusses, in a few pages, the nature and probable working of the recent amendments; and his long experience in the administration of public charity should give great weight to his conclusions. Without adopting all these conclusions as its own, the Board cordially agrees in the recommendation made—namely, that there should be a period of years in which the new Act shall be allowed to take undisturbed effect, except so far as judicial decisions by competent courts may modify its operation. It will be remembered that the policy of the Board has always been tending to a partial

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restoration of the old town system of relieving the poor; but this restoration has gone as far as, for the present, we should deem advisable. What is now most needed, is some efficient means of restraining and setting at work the vicious poor of the cities and towns, and that large army of vagrants which from year to year infests the streets and highways of the Commonwealth. For this purpose, some new legislation may be deemed necessary, but of greater importance is the more vigorous enforcement, by local authorities and committing magistrates, of the laws as they stand.

In respect to insanity and the general condition of the insane in Massachusetts, this Board has not thought it best to anticipate the conclusions of the specially appointed Commissioners of Lunacy, whose report will soon be in the hands of the Legislature. But, so far as powers and duties respecting the insane have been imposed by law upon the Board, they will be exercised and complied with, as they have been, to protect the insane, and particularly those considered incurable, from all neglect and unnecessary hardship. In our opinion labor is one of the best means for the discipline and sanitary improvement of this class; but labor should never be considered as punishment, nor punishment be used to compel labor. In a well-regulated establishment, other inducements can be found, such as the allowance or deprivation of privileges; and for this purpose, as well as for more important ones, we would favor the most varied classification of the insane, in all our establishments.

In regard to the chronic insane at Tewksbury, of whom mention has been made in the early part of this Report, the Board would express the opinion that the mortality among them must necessarily be larger than among the same class at the hospitals. Those sent from the hospitals to Tewksbury, are probably, as a rule, less likely to remain in physical health than those from whom they are selected; and this tendency toward disease, aggravated in each successive year, no doubt accounts in part for the high death-rate at Tewksbury. Other causes have existed, and are not yet wholly removed; but this Board is now in conference with the Inspectors

DEATHS AT THE STATE ALMSHOUSE.

of the State Almshouse, as to the best means of removing them, and of giving to the Asylum at Tewksbury all the facilities possible for the proper care of its inmates. It may here be suggested that, since there is but one State Almshouse, and this quite as much an hospital as an almshouse, its inspectors should be appointed from the whole State rather than from the old almshouse district of Middlesex and Essex; and that one of them at least should be a medical man of skill and experience.

What has been said concerning the liability to death among the insane at the State Almshouse, is true also of the young children there, many of whom are from their birth diseased, or so feeble that they cannot easily outlive infancy. A table in the Appendix shows that, of the 4,716 deaths at Tewksbury in 20 years, more than a third part, or 1,625, have been children under five years old. The number of births there in the same period has been 1,413; while the other admissions of children under five have probably amounted to 2,500, or above 100 a year. Thus, of all the children under five in the Almshouse, more than one-third have died there. Inevitable as most of this mortality probably was (because these children were below the average vitality at their age, the better lives having been selected before the rest were sent to the Almshouse), there were some infants who could doubtless have been saved, had the best methods of caring for them been persistently employed. This subject, also, and at all times, claims the notice of the medical officers at such establishments.

The recommendations made by the Board, last year, in respect to vaccination, especially of immigrants, and other precautions against the return of the small-pox epidemic, are herewith repeated. Although for the present, there may be little danger of such an epidemic, yet every successive year, as the number of unvaccinated immigrants and young children grows larger, this danger will increase. The State Board of Health, or some other competent authority, should be charged with the duty (by no means impossible to be performed) of preventing small-pox. The statements of

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the Special Agent upon this subject deserve attention. We would also refer to his exhibit of the claims and allowances for small-pox bills which have been paid by the State.

The General Agent exhibits the facts concerning immigration for a long period, by which it appears that the number of immigrants has greatly decreased, of late. Should this continue, it would tend to diminish the expenses of the State for its poor, since these come, in great part, from among recent immigrants. The number of the poor, of all classes, was greater in 1874 than for some years previous, on account of the depression in business, which has now existed for more than a year. While the State's poor increased but slightly in number and cost of support, and those of the smaller towns not at all, there was a large addition to the number fully supported in the cities and large towns, and a still greater increase among those partially supported. In consequence of this, and of the change in the laws of settlement, the pauper expenditure of the towns and cities is larger than ever before, although the proportion of paupers to the whole population was no more in 1874 than it had been in several of the years before the civil war. How this expenditure and this pauper population are distributed among the towns and counties will be seen in the tables in the Appendix.

Perhaps the most noticeable of all the facts coming under the observation of this Board, is the immense increase of our prison population since the close of the war. On the first of January, 1875, there were, in all the prisons that report to this Board, 4,400 persons under confinement. If we add to these the number confined in station-houses, guard-houses, etc., the aggregate was at least 4,500, which the number in reformatories of the State, the cities and the counties, would swell to 5,300. At the close of the war, a little less than ten years ago, the prisoners in these same prisons (exclusive of reformatories) were less than 2,000 in number; so that, in this period, crime in Massachusetts has apparently doubled, although our population has gained but about 35 per cent. This result is deplorable, and it is a plain condemnation of our present system of penal law and

OUR PRISON SYSTEM.

prison discipline, since these are seen to be quite ineffective in checking crime. There must also be active causes of such a state of things, and one of these, no doubt, is the common use of intoxicating drinks, which does more to promote crime in Massachusetts than all other causes combined. In dealing with the sale of these liquors, the General Court should, and doubtless will, bear this fact in mind.

Although the discipline of our prisons now plays a very slight part in preventing or repressing crime, it might be quite otherwise. Well regulated prisons can, and do, check crime, and may effect the reformation of a portion of the prisoners. Our prisons, although they are orderly and secure places of confinement, are not, in this sense, well regulated, since they leave unperformed the highest function of a prison, which is to repress crime and secure the reformation of its inmates. Some of the reasons for this may be seen in what has been said of the Charlestown prison, which, with all its defects, is, perhaps, the best managed prison in the State.

The thing most needed in our whole prison system is now the proper classification of convicts, and their better separation from each other. The laws in this respect, even if complied with, would be found defective; but they are not complied with, and, in the present crowded condition of our prisons, they cannot be. In many prisons two or more convicts occupy the same cell; in others, the corridors and other unsuitable places are used as sleeping-rooms. At the Charlestown prison this is the case; while, as before stated, there is no sufficient effect given to that provision of our laws which forbids the communication of convicts with each other. Probably it is not possible, perhaps not even desirable, to enforce this law with strictness; but more than is now done should be aimed at, and can be accomplished. Especially could this be done if there were a small new prison in some country town not far from Boston (from which city more than half our convicts come), to which those convicts could be sent who are guilty of merely venial offences, or who have earned greater privileges than their

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comrades by better conduct in prison. A part of the space thus left vacant at the Charlestown prison could then be improved for the construction of new solitary cells, devoted to incorrigible or dangerous convicts, in place of the wholly unfit cells of this sort now used for the purpose; or such cells could be constructed, as suggested on a preceding page, in a new prison when built. Other changes in the old prison would remove some of the objections now urged against it; and thus, at a much smaller cost than that of the proposed Concord prison, the State would soon have substantially a model prison, and the means of secluding and employing more convicts, in two separate establishments, than could be congregated in the huge structure contemplated by the Act now in force. Nor would the expense of managing these two prisons and of employing their labor be so great, in our judgment (while the income from labor would be larger), as that of managing one huge prison at Concord, so far from the market and from the shops of the prison contractors. Opportunity could be given for trying, in one of these prisons, the experiment of working the convicts without the intervention of contractors, as is recommended by the inspectors of the Charlestown prison in their last report. By allowing the convict a part of his earnings, which, as already suggested may be advisable, a small fund might be acquired, which, on his discharge, could be used to support him during the critical period before he succeeds in finding steady employment in some honest pursuit. In this way, too, something could be done by the prisoner himself for his family, now often thrown upon the State, or city, for support during the years of his imprisonment. We would commend this matter, and, also, a more systematic supervision of discharged prisoners, to the earnest consideration of the General Court. The establishment of a prison for women, has the cordial support of this Board, as indispensable to a complete prison system.

The present county system of prisons is already greatly changed from its original character, by the congregation of criminals in a few cities. Thus the two city prisons of Bos-

SPECIAL RECOMMENDATIONS.

ton contained on the first of January, 1875, nearly nine times as many inmates as the county jail of Suffolk (1,427 being confined in the South Boston House of Correction and the Deer Island House of Industry, and less than 175 in the Suffolk Jail), while the number in all the county prisons, except those of Suffolk, is less than the 1,600 now confined in that county. The cost of maintaining these county and city prisons for the calendar year 1874 was at least \$350,000 above their earnings, which were less than a third part of the expenditures. The whole cost of crime and its punishment to the tax-payers of Massachusetts now probably exceeds \$1,000,000 annually, of which nearly \$500,000 is paid for the maintenance of prisons alone.

In Schedule B, on a preceding page, the appropriations for the Board of Charities and its departments are given as \$42,700, and the expenses as \$37,264.55; exclusive of the Special Agency, for which no specific appropriation is made; audit and visitation being paid for by appropriations for the support of State paupers. The actual expenses of the Special Agency for the calendar year 1874 were \$9,437.43, including the extraordinary expenses for small-pox cases. The expenses of the Board itself were \$922.24; of the Secretary's department, \$7,839.25; of the Visiting Agency, \$16,973.77; and of the General Agent (including settlement and bastardy expenses), \$12,262.58, against which is to be offset the General Agent's collections, paid into the treasury, amounting to \$11,568.41. The total expenses were therefore something less than \$47,500, and the net expenses below \$36,000.

SPECIAL RECOMMENDATIONS.

Such recommendations, made in former Reports of the Board, as have not been carried out, by legislation or otherwise, and do not conflict with this Report, are now renewed. The special recommendations of this Report are the following:—

1. That liberal appropriations be made for the care of the insane and the nursing of the sick, and for additional hospital room, when needed, at the State Almshouse and the

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State Workhouse; and that on each Board of Inspectors or Trustees of the State establishments, at least one medical man be appointed.

2. That a small appropriation be made, to pay the board in good families of some of the younger pupils of the State Primary School, and that in any future change of system at Westborough or Lancaster, the more trustworthy pupils in the State reformatories be transferred to Monson, and placed in family houses there.

3. That instead of a great State Prison for men, a small one be built at Concord, or elsewhere, and the old prison at Charlestown remodelled, with a view to a careful classification of the convicts.

4. That the appropriation for the Visiting Agency be reduced to \$10,000, and its legal powers and duties be modified and better defined.

5. That the laws of pauper settlement be no further changed for the present, but that some addition or amendment be made to the laws for the restraint and employment of the vicious and vagrant poor; and particularly, that the provisions of the third section of chapter 258 of the Acts of 1869, in regard to persons committed to the State Workhouse from cities and towns, be extended to all persons committed thereto, who shall be found to have a legal settlement in this Commonwealth.

6. That vaccination of all immigrants and young persons, who have never been vaccinated, be required, so far as practicable, and that some competent authority be designated to secure compliance with this requirement.

7. That powers and duties, similar to those included in section 49 of the 71st chapter of the General Statutes, be vested in the Board of State Charities, to be exercised through its General Agent, in regard to all persons coming under the Board's jurisdiction.

8. That our whole penal and prison system be investigated, with a view to its revision and amendment.

TENTH ANNUAL REPORT

CONCERNING

THE SICK STATE POOR,

BEING

THE SIXTH REPORT OF THE SPECIAL AGENT.

R E P O R T

OF THE

SPECIAL AGENT FOR THE SICK STATE POOR.

To the Board of State Charities :

GENTLEMEN :—The undersigned has the honor to present herewith the Tenth Annual Report of his proceedings, in executing the provisions of the Act of 1865, concerning the Sick State Poor, during the year ending September 30, 1874.

He explained in his last report the impossibility of stating accurately the cost of these poor to the towns, or the State, for any other period than the calendar year. It is sufficiently evident from the fact that, under the General Statutes, the overseers are not compelled to forward their claims for any given year, till the third Wednesday of the succeeding year ; and these must be up to and include, but not go beyond, the December 31st preceding.

While many overseers, for the interest of their towns, and the convenience of their accounts, present their bills promptly, after the death or convalescence of the patients, and a large majority before the day specified by law, the delinquents are so numerous that another year often elapses before the entire amount of claim can be ascertained.

In this report will be given the entire claim and allowance for 1873, and the approximate amount for the year ending September 30, 1874.

1. THE YEAR 1873—4.

On the whole, this year has been favorable to the poor in a sanitary sense. The mildness of its winter, its comfortable

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summer and dry autumn have combined to reduce the usual amount of sickness, while enabling them to perform more outdoor labor than in ordinary seasons.

The pestilence, so fatal for the past two years, has almost disappeared, and no severe contagious disease has desolated the homes of poverty. The depression of business, however, has considerably increased the number of dependants, and positive want, requiring public aid, has crept up to grades of society where it has not appeared before within the experience of your officer. Unless some immediate change should occur, the prospect for the winter is decidedly gloomy.

The prominent diseases have been, as usual, those originating either in defective stock or in exposure. Insufficient shelter and clothing and poisoned air kill far more of the State poor than any deficiency in the quantity or quality of their food. They need more cubic feet of air, rather than more ounces of daily nourishment, and it is much to be regretted that the philanthropy of our people, which responds so readily to sufferers by famine, fire and flood in distant States, does not take a more practical turn at home. Surely the ingenuity of our race might devise some plan for terminating this hiving of the poor, so destructive to health and morals, and so fruitful of crime. It is not so much a question of money as of interest and effort. Your officer has often expressed to the Board his belief that the mere waste of Boston, with the money and clothing given unthinkingly in charity at its doors, properly utilized, would comfortably support all its poor. Every year deepens his conviction that a thorough investigation of this subject would develop unsuspected and surprising facts, which would form the basis of such legislation and organized action as would result in cheap and roomy homes for the poor; abundance of nutritious food for the absolutely needy; compulsory labor, with certain restraint, for the idlers, tramps and impostors who now absorb so large a share of charitable gifts; less vice and crime among adults; far greater success in saving and educating children, and a considerable decrease in the annual cost of pauperism.

RESULTS OF THE EPIDEMIC OF 1872-3.

2. THE EPIDEMICS.

Your officer is fortunately able to report that the small-pox has almost entirely disappeared from the State, though during the past year it has raged severely in close contiguity to our borders. Only 56 cases among the State poor have appeared since September 30, 1873, of which 44 occurred between December 1, 1873, and May 31, 1874, and only 8 since the latter date.

As your officer has been intrusted with the entire investigation of the cases occurring in the last three years, and the examination and audit of the claims therefor, probably no person in the State is more deeply impressed with the terrible consequences of the late pestilence in the loss of money, trade, health and life.

The direct outlay for the sick was enormous. For the State poor alone—a moderate if not small minority of the whole—the presented claims will exceed \$200,000, with certainly half as much more which is not called for. The town poor and private persons who were infected will doubtless raise this cost to a million and more, and the loss to trade can hardly be computed. But worse than all was the sacrifice of life, in Boston alone nearly eleven hundred persons having perished through this disease, mostly in the latter part of 1872 and the early months of 1873.

These facts were stated in your officer's last report, and he repeats them now to emphasize the warning that he gives: that non-vaccinated infants and unprotected strangers are accumulating in the manufacturing and business centres; that the fuel for the consuming pestilence is thus gathering and monthly increasing, and that there is every probability of another terrible and costly outbreak at no distant period, unless measures, as continuous as vigorous, be taken at once to prevent the possibility of its recurrence. He trusts that the Board will reiterate this warning, that in no event any share of the responsibility for such a calamity may ever lie at its doors.

The number of cases of measles and scarlet fever is only

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67, or $2\frac{1}{5}$ per cent. of the whole number of the sick, while of typhoid fever there were 143, or 6 per cent. He cannot help observing that almost all the cases of the latter disease among the poor, especially where it has assumed the malignant form, are traceable directly to violation of sanitary laws. Uncovered vaults, leaking drains and corrupted water are the perpetual destroyers of the innocent and unwary.

3. THE NEW LAW OF SETTLEMENT,
approved by the Governor, May 28, 1874, and taking effect June 27, 1874, is as follows :—

[1874—Chap. 274.]

AN ACT for the more efficient Relief of the Poor.

Be it enacted, etc., as follows :—

SECT. 1. Any person of the age of twenty-one years who resides in any place within this state for five years together, and pays all state, county, city or town taxes duly assessed on his poll or estate for any three years within that time, shall thereby gain a settlement in such place.

SECT. 2. Any woman of the age of twenty-one years who resides in any place within this state for five years together, without receiving relief as a pauper, shall thereby gain a settlement in such place. The first section of the three hundred and ninety-second chapter of the acts of eighteen hundred and seventy is hereby repealed.

SECT. 3. No existing settlement shall be changed by any provision of this act, unless the entire residence and taxation herein required accrues after its passage ; but any unsettled person shall be deemed to have gained a settlement upon the completion of the residence and taxation herein required, though a whole or part of the same accrues before the passage of this act.

SECT. 4. The provisions of this act shall not apply to any person who, at the date of its passage, is an inmate of either of the state lunatic hospitals, the asylum for the insane of the state almshouse at Tewksbury, the state workhouse, or the state primary school, until such person has been duly discharged from said institution.
[Approved May 28, 1874.]

The passage of this law is the most important event of the year in the record of the charities.

ACTION OF THE LAWS OF SETTLEMENT.

Action in this direction was urged by your Board, soon after its creation, and has been repeatedly recommended since.

It was suggested also by successive governors, in their annual messages, and prayed for years ago by the unanimous voice of the city council of Boston:

But conservative legislators have hesitated to disturb the established code; plausible objections have never been wanting, and the reforms desired have been long delayed.

The abundant effort, however, produced some fruit. The Act of 1865, granting settlement for military and naval service during the rebellion; that of 1868, removing the disability of alienage and of sex, so far as any such might exist; that of 1870, securing a settlement to unmarried women by ten years' residence, without taxation; and that of 1871, making the Act of 1868 retroactive, all marked the slow but certain progress toward the final and satisfactory result. We call it satisfactory, because, though not what all desired, and open at several points to sharp criticism, it is an immense relief to the worthy poor from anxiety of mind, as well as of their physical wants; a forward stride in sensible, because practical, humanity; a check upon the pauperizing tendencies of huge institutions, and consequently upon the growth of vice and crime; and finally, as much in the way of change as can be dealt with at once by State and municipal officers with convenience or advantage.

Your officer hopes, therefore, that no farther legislation in this direction will be attempted for the present; but that all concerned may have ample and uninterrupted opportunity to become familiar with the new policy, and give it a reasonably long and impartial trial, before condemning it and urging a change. As five years from last June must elapse before it can change any existing settlement, there would seem to be no necessity for hastily disturbing any of its provisions.

Thus far it seems to be well received by all, save some of the overseers and executive officers of a limited number of cities and towns, who really appear aggrieved because a few more of God's poor, whose relief is the Master's continuous

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legacy to his followers for all generations, are secured a permanent abode in the locality where for years they have toiled and produced; where their children were born and reared; and which has for them all the ties and sacred associations of home,—even though it be a home of poverty and suffering. Oddly enough, these men seem to take it as a personal injury, because a few more settlements are established in their towns, utterly oblivious of the amount of good they are made the instruments of imparting; of the increase of official power and influence, resulting from the transfer of responsibility from the State to the towns; and ignoring the important fact that the change entails on the towns no pecuniary loss worth naming. For if the parties in question were supported by the State, the proportion of the State tax for such purpose assessed upon these towns would nearly equal, in many cases, and in the remainder exceed, the outlay for their relief by the local authorities. Your officer is satisfied that public sentiment sustains this legislation, and does not demand a modification in the direction of less liberality.

The humanity of the Commonwealth welcomes any law, imperfect though it be in some of its provisions, which will preserve the family relation, retain the children in the public schools, and utilize in the factory or the shop, or for other local purposes, that productive power which is dissipated and lost by commitment to pauper institutions.

And the economists of the State will not find fault with a policy which tends to reduce the number of State officials, and secures so much actual comfort to the deserving poor at no greater cost than the trifling difference between what the towns might pay directly for their support, and what they would pay indirectly in their annual tax should the State continue to maintain them. On the most liberal calculation this difference cannot exceed one cent on each two thousand dollars of the valuation of the State; and in view of the much shorter periods for which the parties are relieved by the towns, than if sent to the State Almshouse, the strong probability is that it would be very near nothing, and quite as likely to be in favor of the towns as of the State.

SETTLEMENT OF MARRIED WOMEN.

The Board is aware that the undersigned has long been in favor of local relief for the worthy poor, provided it be supplemented with sure commitment to a workhouse in case of imposture or wilful idleness. He was anxious to incorporate in the new statute the principle which, for so many years, was in part carried out in practice in Massachusetts. If this were conceded, he desired no other change than a reduction of the number of taxes and the term of residence requisite for a settlement, and the application of this policy to the residents and tax-payers of the past, as well as of the future.

In these propositions, your officer was warmly seconded by many influential and experienced persons, representing the most important cities and towns in the Commonwealth; and he still believes that thereby would be reached the nearest possible approximation to exact equity, as between the towns, in distributing the cost of pauperism; while sundry changes in the settlement laws, against which objections really weighty and valid were urged, might be obviated.

But in the Board itself there was diversity of opinion. The late Secretary was in favor of granting settlement for a very short period of residence, and without taxation, which would have had the practical effect, whether for evil or good, of "local relief." The General Agent had a plan of his own, of considerable merit, tending in a less degree to the same result. But none of these propositions suited the law-makers exactly; and the result of the comparison of all the plans was the preparation of a compromise bill, which had the sanction of the Board, and the support of its officers.

This bill differed from the Act as passed in these respects:

1st. In the second section, the word "unmarried" was placed before "woman."

2d. In the same section, the words "or being convicted of a crime" were inserted after "pauper."

The Committee on Public Charitable Institutions struck out the word "unmarried," arguing that "married women had as good a right to opportunity to gain a settlement as single women," and that it was especially "proper and desirable that deserted wives, and those having unsteady and improvi-

SPECIAL AGENT'S REPORT, 1874.

dent husbands, should be allowed to gain one, as they and their children could be provided for locally in no other way." To the justice of this argument, and the question of public policy involved, there could be no reply. Only the expediency of a change so sudden and sweeping was doubted; it was merely a question of the best time to make it; and it was suggested to the committee that the bill, as presented, would effect as many changes as the average overseer of the poor would be able to comprehend and execute at one time. But its members were firm, and the House sustained them by a deliberate vote and a large majority, after a full discussion upon a proposition to restore the word "unmarried."

On motion of the late chief constable of the Commonwealth, the House also struck out the restriction as to convicted offenders. The Senate endorsed its action, and from these two omissions have arisen nearly all the objections to the law. The bill was prepared with special reference to unmarried women; but, as too often occurs in legislation, it was changed in its most essential point, and its remaining provisions were not altered to conform to the amendment. But for this there would have been no obscurity to men of ordinary sense. As it is, the courts will probably be pestered with all sorts of questions of legal intent, when there is no doubt soever of what the Legislature actually voted understandingly to do; and its successors, for several years, will doubtless be pressed with numerous propositions for change, repeal, or interpretation, most of which, if adopted, would leave the law more ambiguous than at present.

In performing his public duties, your officer has no choice but to obey the plain mandate of the law-making power, as interpreted by the Attorney-General. He, therefore, recognizes all wives of non-settled husbands, who have no prior settlement, and who have lived five successive years since coming to twenty-one years of age in one town without receiving public aid during that period, as having gained a settlement in that town for themselves and their minor children; and he declines to audit any claims whatever on their account. And so he will continue to do till otherwise instructed by the

SETTLEMENT OF MARRIED WOMEN.

Board, or till the Supreme Court or the Legislature shall differently interpret the law. But he trusts that it may remain, for the present at least, undisturbed, for he believes that experience will prove it to be a benefit to all and a hardship to none.

Without noticing the many frivolous and absurd criticisms of the law which are put forward, let us pass at once to the main objection,—which comes from the learned and experienced City Solicitor of Boston,—affecting, however, but one of its provisions.

He holds that a married woman, whose husband has a settlement in any town in this Commonwealth, must follow and have the settlement of her husband under an unrepealed provision of chapter 69, section 1 of the General Statutes. As this question cannot arise practically for nearly five years to come, it is hardly worth while to discuss it now. In any event, the woman and her children would have a settlement somewhere; and to secure this end was the main purpose of the Legislature.

There is no harm in suggesting that a woman may gain a settlement under this statute, which shall nevertheless be controlled and held in abeyance by the prior settlement of her husband, but which shall come into full action to protect herself and her posterity in case the settlement of the husband is defeated and lost through any past or future legislation in cutting off the ancient settlements.

But the Solicitor further declares himself in doubt whether the wife of a non-settled husband can gain a settlement in her own right, and he virtually advises his clients not to recognize such a claim for the present.

This position your officer does not understand. The General Statutes say that "a married woman shall follow and have the settlement of her husband, if he has any within the State." Failing any on his part, she has express leave to keep her own, if any she had at the time of her marriage, and she is not prohibited from gaining another. The Solicitor thinks she cannot gain; but she does gain. She has been gaining for years, by living the requisite time on her own

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separate real estate of inheritance or freehold ; by residing ten years together in any one place, and paying all taxes assessed upon her during five of those years ; and by being assessed for five successive years, in her town of residence, on an estate of at least \$200 in value, or yielding an income of at least \$12 per year.

Your officer knows of many such women whose settlement, so gained, has never, to his knowledge, been disputed. The case then seems to him to stand thus : —

1. The new law says that any " woman " shall gain a settlement by a certain mode, and repeals distinctly the old statute confining this right to an " unmarried woman."

2. Neither the General Statutes nor any others say that the wife of a non-settled husband shall not so gain.

3. Under the old laws she *does* gain, notwithstanding the condition of marriage, and now holds without dispute.

4. If she can and does gain under the modes provided in the old laws, why can she not gain by any other mode the Legislature may prescribe?

5. The public policy demands the according of this right. In this generation it is a simple outrage to deny to a virtuous and industrious wife and mother the chance to acquire for herself and her offspring that from which she will otherwise be debarred, during his life-time, by the misconduct of a lazy, brutal or profligate husband.

All other women, spinsters, widows or married, may, in time, be relieved at home ; but she and hers, if distress comes, must be huddled off to Tewksbury !

Let this once be made plain to the fair-minded people of Massachusetts, and no law, nor any interpretation thereof, authorizing any such distinction against those most rightfully claiming their sympathy, would be allowed to disgrace the statute book.

Appended are the letters containing the opinions referred to, written in response to inquiries from the overseers of the poor of Boston, and from their secretary. It is pleasant to notice that the committee of that board, appointed to investigate the question of settlement under the new Act, most

CONSTRUCTION OF THE ACT OF 1874.

liberally and sensibly recommend in their report that "as it would be a great hardship on the poor entitled to relief to be debarred," they should receive "the benefit of the doubt for the present." Your officer feels sure that, after fairly testing the new law by its workings on the poor, and by its financial results to their city, they will not care for any "explanatory Act" in the future.

CITY SOLICITOR'S OFFICE, BOSTON, August 19, 1874.

SIR:—It is clear, it seems to me, that by the provisions of chapter 274 of the Acts of 1874, persons may acquire a settlement in any place, so as to be entitled to support as paupers therein, in case of need, by a residence in such place five consecutive years, and the payment of all taxes assessed upon them for any three of the said years. In the case of a person already having a settlement in any place in this Commonwealth, such residence and payment of taxes must all be subsequent to the enactment of the said statute; but in the case of a person not having a settlement in the Commonwealth, such residence and payment of taxes may be either in whole or in part before the enactment of the statute as well as subsequent thereto.

In regard to the construction of the second section of the said statute there may well be doubt whether the section applies to married women or only to unmarried women. It is not to be presumed, unless the language of the Act does not allow a different construction, that the Legislature intended to provide that a husband and wife living together in a place for five years, the husband paying taxes for only two of the five years, the wife should thereby gain a settlement in that place, and the husband should not gain one; so that if they need to be supported at the public expense, they must be separated, and reside in, and draw their support from different places. And as this statute does not repeal any of the provisions of the General Statutes, except in so far as it is inconsistent therewith, I incline to the opinion that the provision of the General Statutes, that a married woman shall have the settlement of her husband, is still in force.

I therefore think that the prudent course for the overseers for the poor to take, until there is some decisive authority to the contrary, is to regard married women as not capable of obtaining a settlement under the Act of 1874, except with or through their husbands.

With great respect,

J. P. HEALY.

HON. THOMAS C. AMORY.

SPECIAL AGENT'S REPORT, 1874.

Boston, August 21, 1874.

HON. JOHN P. HEALY, *City Solicitor* : —

SIR:—1. Does the word “before” in the last line of the third section of chapter 274, of the Acts of 1874, refer simply to the five years preceding the passage of the Act, or to any five years previous to the passage, and since 1794?

2. Does a married woman having a settlement under the old law through her father, but whose husband, previously unsettled, has a settlement under the present Act, retain her old settlement in accordance with the following from section 3,—“no existing settlement shall be changed”?

3. Does the third section apply to simple residence as well as to residence and taxation?

4. Must a widow be a widow five full years in order to gain a settlement, or if a widow when she applies for aid, will five years' residence, during a part of which she was a married woman, have the same effect? If she had lived single five years before marriage, would that give her a settlement after the death of her husband?

In behalf of the overseers of the poor,

BENJAMIN PETTEE, *Secretary pro tem.*

Answers to the foregoing questions.

1. Any five years of residence and payment of the taxes required, whenever had, gains a settlement for any unsettled person.

2. When a new settlement is gained, any former settlement is thereby abrogated. The married woman, in the case put, will therefore have the settlement of her husband, and not that of her father.

3. Yes.

4. In determining whether a widow has gained a settlement by a residence of five years, I think that it is immaterial whether or not she was married during some portion of the five years required; that the whole time of her residence, both during her marriage and widowhood, is to be computed. If she had gained a settlement while she was unmarried, she would retain that settlement until she gained another. If her husband had a settlement at the time of the marriage, or gained one afterwards, she would take his settlement, and thereby lose her own. If the husband had no settlement, she would retain the one gained in her own right.

J. P. HEALY, *City Solicitor.*

AUGUST 22, 1874.

CONSTRUCTION OF THE ACT OF 1874.

CITY SOLICITOR'S OFFICE, BOSTON, October 19, 1874.

SIR :—The questions which you propose to me seem to be answered in my communication to you of the 19th of August last.

In my opinion, the provision of the General Statutes, chapter 69, section 1, that “a married woman shall follow and have the settlement of her husband, if he has any within the State,” is unrepealed and in full force ; and that while the husband has a settlement within this State, the wife takes that settlement, and cannot gain another under the Acts of the year 1874, chapter 274.

In the case of a husband and wife living together in this State five years, and neither having a settlement therein, and the husband failing to pay taxes for three years during that period, whether the wife gains a settlement, while the husband fails to find one, is a matter of doubt in my mind. It seems to me prudent and reasonable not to allow a claim for support by such a wife, until the statute of 1874 shall have been judicially interpreted to include such cases.

Very respectfully,

J. P. HEALY.

HON. THOMAS C. AMORY.

By vote of the Board the opinion of the Attorney-General was asked for the guidance of its officers. It will be seen by the letter herewith presented that he has no doubt of the legal intent of the Legislature to settle married women having non-settled husbands, where no prior settlement exists. This is the only important point to be decided at present.

ATTORNEY-GENERAL'S OFFICE, BOSTON, September 19, 1874.

To the Board of State Charities : —

Prior to Acts of 1870, chapter 392, an unmarried woman could obtain a settlement only under the provisions of the General Statutes, chapter 69. By the Act of 1870, “any unmarried woman” obtained a settlement by a residence of ten years together, in any place, under certain conditions. By chapter 274, section 2, of the Acts of 1874, section 1 of chapter 392, Acts of 1870, is repealed, and a new provision substituted. The substitute changes the law of 1870 in three particulars ; the effect of one only is material for me to consider under the question submitted by your Board for my opinion. In the Act of 1874, the word “unmarried” is omitted. The plain and obvious intention of the Legislature by this change of the law is to

SPECIAL AGENT'S REPORT, 1874.

so arrange the law of settlement as that women shall have the same rights irrespective of any condition of marriage. The language of the Act, taken in connection with the Act repealed, does not allow of any other construction, and the intention of the Legislature, if it can be ascertained, is to govern. In the present instance, the omission of the word "unmarried," and the use of the word "woman" only, makes it appear manifestly to have been the intention of the Legislature to use the word "woman" in the Act, so as not to be affected or modified by the condition of marriage; and in my opinion no other construction can be given the Act. The intention of the Legislature being manifest, no consideration of presumption can arise.

Yours very respectfully,

CHARLES R. TRAX.

Before leaving this subject it may be well to add a few words of explanation as to the pecuniary results of this change, as between the towns and the State.

The number of the sick State poor is about 2,400 for the present year. With them, twice or thrice as many more, being members of the same families, necessarily share in the relief. But the entire cost of this relief to the towns, as measured by their claims, does not exceed \$36,000. The experience of eight years shows that, on an average, the cases cost about \$15 each; while the duration of their support varies little from seven weeks, at a trifle over \$2 per week for each sick person.

The support of paupers at the State Almshouse during the same eight years, has ranged from \$1.75 to \$2 per week; but the average stay of the inmates is from fourteen to fifteen weeks, and the average cost of each for the entire stay from \$24.50 to \$30. Thus, while the average weekly rate of the towns exceeds that of the State by at most twenty-five cents per week, the average duration of State support is fully double the duration of town support; and hence it is, and not from any want of economy or good management at the State Almshouse, that while 2,400 town patients cost not exceeding \$36,000, 3,100 State inmates cost \$92,000.

Thus it is plain enough that the transfer of any number

THE COST OF THE NEWLY SETTLED.

from the State to the towns will not of itself increase the general burden. It will rather tend to diminish it, except where it is unduly swollen by incompetence, negligence and extravagance.

The only remaining questions are, How great will this burden be, and how will it be distributed? Your officer answers :

1st. That it is very unlikely that more than a thousand paupers, in any one year, would be transferred under the new law from the State to the towns. The number would probably be much less than that ; and omitting those in the lunatic hospitals, the cost to the towns could not well exceed \$18,000 a year for 1,000 paupers.

That this is a liberal estimate appears from the fact before stated, that the sick State poor, whose expenses must be higher than the average, cost the towns about \$15 each, as proved by the experience of eight years, or \$15,000 for 1,000 paupers. Your officer cannot see how the sick and well together can cost them more than that sum, but has added twenty per cent. for contingencies. It may be assumed, then, that the burden of 1,000 paupers transferred from the State to the towns will not cost the latter over \$18,000, while it would cost the Commonwealth in the State Alms-house more than that sum, and, at least, as much as that sum if supported partly in that institution and partly out of it. But the point is not what burden the State carries in supporting these people, but what the towns would have to carry were it transferred to them.

2d. If this were to be expended by the State it would be raised by taxation, and each city and town would contribute in proportion to its valuation, or \$1 for every \$100,000 of assessed value.

Thus it would happen,—

1st. That a dozen or more of the wealthier municipalities, furnishing most of the paupers, would still pay so much more than their proportion, if based on the number of those paupers, that it would be cheaper to maintain them themselves.

SPECIAL AGENT'S REPORT, 1874.

2d. That a very large number of the smaller towns, seldom or never having a State pauper case, would pay from \$5 to \$30 a year to the State for their support, receiving no equivalent.

3d. That an intermediate class of towns, with a larger number of State cases and a smaller relative valuation, would pay less than their neighbors in the other two classes.

But, under the new law, the first class would save the difference between the cost to themselves of supporting the paupers and their larger proportion of the State tax for that purpose.

The second class, having no paupers, would pay nothing.

The third class, so long favored at the expense of the other two, would have to pay more for the support of those newly settled, than their share of the State tax for the same persons; but the difference would be so trivial that no reasonable man would think of complaining.

In view of these facts, and the greater comfort and security to the poor from the new law, your officer is a little surprised that opposition to any of its provisions enlarging the settled classes, should come from the authorities of the larger and wealthier places.

THE WORK OF THE YEAR.

This includes,—

1st. The visitation of the sick.

2d. The investigation of their legal settlements.

3d. Communication, oral and written, with overseers of the poor as to their powers and duties, besides a large amount of clerical labor in recording the notices from the towns, the facts learned by investigation, and the figures and dates comprised in some five thousand bills.

4th. The auditing of the bills for the sick and the dead.

3th. The special and extraordinary duty of investigating and settling the claims for small-pox.

1. The Visitation of the Sick.

Its purpose is to expose impostors; to decide upon the possibility or expediency of the patient's removal; to learn

VISITATION AND INVESTIGATION.

the nature of the ailment, and if its treatment is proper; to inquire into the whole history of the patient and his ancestors, and fix, if possible, his legal settlement, or to find some kindred of ability to maintain him; to ascertain if the relief given is as much as humanity requires, or in excess of a reasonable sum, with a view to make a suitable reimbursement.

The number of visits for the past twelve months has been about 3,000, against 2,100 the preceding year. They have been very advantageous to both the State and the towns, by detecting imposture, developing facts as to means of support other than from the public treasury, and establishing ability of removal to places without the State. The cost of the visitation, and, in fact, of this whole office, is made up to the towns several times over by the prevention of needless expenditure on their part; and if the physical ability of the force now employed were greater, a much larger sum could be saved to them.

The officers of the department have labored with great zeal and faithfulness in this work of visitation. They have travelled more than one hundred thousand miles, encountered all sorts of sickness, and fulfilled all that the Board could have expected of them. The entire cost of travel for the year has been but \$897.50 for its ordinary work, and \$617.16 on account of contagious diseases. The cost of each visit averages about 30 cents for expenses, and less than \$1 for the compensation of the officer.

2. The Investigation of Settlements.

The number of cases investigated for the year is about five thousand. This includes a large number of small-pox cases, which were laid over from last year from uncertainty about the construction of the law and some re-examinations rendered necessary by the change in the laws of settlement. It is impossible to give at present the exact number found, but it will probably reach two hundred. The amount of burden thus transferred from the State will exceed \$10,000, besides all the future cost of the parties found to be settled. This cannot be

SPECIAL AGENT'S REPORT, 1874.

called a saving, because the towns have to pay what the State does not; but enough, and much more than enough, has been saved in exposing impostors, discovering friends and means of support, and securing valuable information to defray the cost of the investigations, which is not over \$1,500.

3. Clerical Service and Correspondence.

It is very important, in all the departments of the Board, to preserve in permanent form the valuable information obtained with so much labor and expense. Their files now probably contain much that will be indispensable hereafter, which cannot be found elsewhere, and would otherwise have perished altogether. In this office there is especial need of the constant service of an intelligent and accomplished clerk to receive the vast amount of material daily gathered by the visitors, and the returns of those investigating settlements; to reject what is worthless or irrelevant, condense the remainder in a connected and compact statement, and copy it into volumes properly classified.

Besides, the demands of the overseers of the poor are unceasing, and a constant stream of correspondence flows into this office, bringing questions that a volume would hardly answer, and complaints which, however absurd, are real grievances to themselves, and ought, in all kindness, to be met and removed. Your officer has no assistant whose sole duty is clerical,—the duty of visitation over such an extended field requiring more or less the services of all. He dismissed, last summer, the one employed in that capacity, feeling that the additional expense caused by the cases of small-pox demanded a decrease in some other direction; but he believes that the interests of the State would be promoted by employing permanently a competent clerk for the purposes named.

4. The Auditing of the Bills.

A separate account is kept with the towns for every patient coming under the Act of 1865, as the State's liability for each is determined by the facts developed in that particular case. But a complete statement of the results of every year cannot

CLAIMS AND ALLOWANCES.

be given at its close, nor sometimes for years afterward. This is due to the numerous cases of doubtful settlement, and to the holding back of their bills by the towns, on various excuses, for an unreasonable time.

Bills of 1872 and previous years are now in process of audit, and the appropriations for each past year have to be kept open by annual legislation to meet the payments. This is a source of much additional and needless labor, not only in this office but in those of the auditor and the treasurer.

Claims and their Settlement.

The following table will show the amount of this work performed from October 1, 1873, to October 1, 1874, and its results : —

	No. of Bills.	Claim.	Allowance.	Deduction.
Support in 1870 and previous years,	4	\$76 05	\$48 05	\$28 00
Burials in 1870 and previous years,	2	22 00	10 00	12 00
Support in 1871,	22	779 23	357 15	422 08
Burials in 1871,	2	39 28	20 00	19 28
Support in 1872,	85	1,555 62	796 65	758 97
Burials in 1872,	7	96 25	53 25	43 00
Support in 1873,	708	18,905 73	14,199 14	4,706 59
Burials in 1873,	451	3,393 35	3,173 00	220 35
Support in 1874,	1,002	18,806 93	15,601 20	3,205 73
Burials in 1874,	605	4,794 15	4,359 00	435 15
Small-pox support bills,	1,126	147,464 96	103,807 14	43,657 82
Small-pox burial bills,	94	1,948 95	1,558 40	390 55
Total Support,	2,947	\$187,588 52	\$134,809 33	\$52,779 19
Total Burials,	1,161	10,293 98	9,173 65	1,120 33
Total,	4,108	\$197,882 50	\$143,982 98	\$53,899 52

Of the foregoing bills for support in 1874, 153 were for children in the Massachusetts Infant Asylum, 10 for Indians, and 16 for paupers whose wives have settlements, and the amount so paid was \$6,806.81.

The above table shows that the work of the past year has resulted in protecting the State from illegality and overcharges amounting to \$53,919.52.

SPECIAL AGENT'S REPORT, 1874.

The Number of the Sick.

From October 1st, 1873, to October 1st, 1874, 2,043 notices of sickness among the State poor have been sent to the Board,—covering 2,386 patients. From October 1, 1872, to October 1, 1873, the corrected number is 2,625, covering 2,993 sick persons. The notices are less than in 1872–3 by 582, and the patients by 607. This decrease is due to the subsidence of epidemic disease.

These 2,386 patients represent a population of not less than 7,000 persons, who, though not fully supported, have participated, as members of the same family, in the aid furnished to the sick, and have thus been kept out of the public institutions.

The Cost of Supervision and Maintenance.

The regular appropriation for the year was \$25,000, which was expected to cover all the expenses of this office as well as to provide for the sick poor. Whether the amount will be sufficient for both purposes, is somewhat doubtful in view of the increasing stringency of the times and scarcity of labor. Up to the present date about \$18,700 has been expended and about seven hundred bills remain unsettled.

The average number of ordinary cases continues to be about 200, and the average cost about \$2 per week. These rates have been maintained with great uniformity for several years, but proportionally to the population the number and cost of such cases show a slight decrease.

The entire cost to the towns of the sick State poor, as measured by their claims, including all illegality and extravagance of outlay and all constructive charges, cannot exceed \$36,000, and relieved of these would not reach \$30,000.

Cost of Small-Pox.

This expense was at first defrayed from the usual appropriation for the State poor. It soon became apparent that special provision must be made for it, and the legislature granted an additional sum of \$3,500; then a further sum of

COST OF SMALL-POX.

\$10,000; and finally a third sum of \$120,000,—in all, \$133,500,—prior to 1874. In the winter of that year, \$40,000 more was appropriated, which it was hoped would cover all the liabilities of the State for this disease. This grand aggregate of \$173,500 will probably suffice, unless cases have occurred during the past year, without the knowledge of your officer, which may easily happen, as no previous notice is required by statute from boards of health, and the failure to notify does not vitiate the claim. The amount of all the appropriations so far expended is \$109,520.14.

The Time and Locality of the Sickness.

The following table will show the number of cases in each month between October 1, 1873, and October 1, 1874:—

MONTHS.	1873.		1872.	
	Notices.	Persons.	Notices.	Persons.
October,	88	101	159	183
November,	154	186	237	250
December,	226	257	336	368
		1874.	1873.	
January,	499	574	723	773
February,	233	278	844	877
March,	205	248	181	211
April,	175	203	157	168
May,	112	138	129	143
June,	95	113	119	218
July,	89	100	88	126
August,	87	98	80	92
September,	80	95	72	84
Totals,	2,043	2,386	2,625	2,993

SPECIAL AGENT'S REPORT, 1874.

The next table will show the localities whence came the notices of the last two years, by counties.

COUNTIES.								1874.	1873.
Barnstable,	.	.	.	.	.	.	.	7	8
Berkshire,	.	.	.	.	.	.	.	38	30
Bristol,	.	.	.	.	.	.	.	254	209
Dukes,	.	.	.	.	.	.	.	0	0
Essex,	.	.	.	.	.	.	.	218	347
Franklin,	.	.	.	.	.	.	.	17	9
Hampden,	.	.	.	.	.	.	.	102	115
Hampshire,	.	.	.	.	.	.	.	39	22
Middlesex,	.	.	.	.	.	.	.	154	305
Nantucket,	.	.	.	.	.	.	.	2	0
Norfolk,	.	.	.	.	.	.	.	51	37
Plymouth,	.	.	.	.	.	.	.	21	20
Suffolk,	.	.	.	.	.	.	.	925	1,228
Worcester,	.	.	.	.	.	.	.	215	295
Totals,	.	.	.	.	.	.	.	2,043	2,625

The following table gives the number of notices sent from each county for each month,* showing at once the amount and the locality of the sickness in each month, and the proportion to the population of each county. It will be seen that five counties, with a population of 1,041,600, send 1,766 notices, while the other nine counties, with a population of 415,750, send but 277 :—

* Between October 1, 1873, and October 1, 1874.

THE SICK BY COUNTIES AND MONTHS.

	1873.			1874.								Totals.	Proportion to Population.	
	October.	November.	December.	January.	February.	March.	April.	May.	June.	July.	August.			September.
Barnstable,	.	.	.	1	1	.	1	1	-	2	1	-	7	1 to 4,682
Berkshire, .	.	.	3	10	4	2	5	3	3	2	2	1	38	1 to 1,706
Bristol, .	17	27	22	43	18	42	21	17	18	12	9	8	254	1 to 405
Dukes, .	-	-	-	-	-	-	-	-	-	-	-	-	-	0 to 3,787
Essex, .	13	18	15	49	25	21	12	12	13	13	10	17	218	1 to 921
Franklin, .	-	1	2	4	3	2	-	2	2	-	-	1	17	1 to 1,920
Hampden, .	3	11	11	20	4	11	13	4	9	6	4	6	102	1 to 769
Hampshire, .	1	4	6	11	1	2	1	2	3	2	3	3	39	1 to 1,138
Middlesex, .	13	17	19	22	18	15	10	9	7	5	9	10	154	1 to 1,565
Nantucket, .	-	-	-	1	-	-	-	-	1	-	-	-	2	1 to 2,061
Norfolk, .	4	4	5	10	3	10	6	1	1	2	2	3	51	1 to 1,583
Plymouth, .	-	-	2	7	1	-	5	2	2	1	1	-	21	1 to 3,113
Suffolk, .	24	54	121	271	133	78	82	44	27	33	37	21	925	1 to 338
Worcester, .	13	15	20	50	22	22	19	15	9	11	9	10	215	1 to 896
Totals,	88	154	226	499	233	205	175	112	95	89	87	80	2,043	1 to 713

SPECIAL AGENT'S REPORT, 1874.

Of the above aggregates, the towns composing the former Monson Almshouse district send 411 notices; while from the Bridgewater district come 335; and from the Tewksbury district, 1,297.

The 2,043 notices for 1873-4 were forwarded to the Board from 172 cities and towns. In 1873, 154 towns contributed notices. In 1872, 160.

The places furnishing the largest number are as follows:—

TOWNS.	1874.	1873.
Boston,	914	1,206
Worcester,	92	134
Gloucester,	71	111
Lawrence,	56	106
Cambridge,	47	101
Fall River,	113	86
Charlestown,	See Boston.	77
New Bedford,	91	67
Springfield,	42	61
Lynn,	31	63
Hyde Park,	13	6
Lowell,	30	34
Taunton,	34	34
Chelsea,	23	22
Salem,	15	21
Holyoke,	32	20
Fitchburg,	15	17
Ware,	11	6
Easthampton,	8	4
Blackstone,	9	13
Somerville,	15	13
Haverhill,	23	12
Attleborough,	9	11
Milford,	11	10
Westfield,	9	9
Chicopee,	9	8
Totals,	1,723	2,252

Thus it appears that the above twenty-five cities and towns furnished 1,723 out of 2,043 notices, while the remainder of the State furnished but 320; no other place sending over seven.

COST OF THE AGENCY.

EMPLOYÉS AND THEIR COST.

The ordinary expenses of the year ending September 30, 1874, have been \$5,904.19.

The regular force employed consists of your officer, one medical assistant, and two other assistants, whose compensation will be found below.

These are sufficient for the ordinary sickness among the State poor, with temporary help in distant parts of the State, and, occasionally, in this vicinity when there is an unusual amount of illness.

When it is remembered that the number of persons cared for by this office nearly equals the entire number supported in our largest institution, the smallness of the force required is suggestive.

The expenses from October 1, 1873, to October 1, 1874, for ordinary purposes have been as follows :—

1. Compensation.

1. H. B. Wheelwright,	\$2,347 50
2 F. H. Cowing, assistant,	780 01
3. S. A. Wheeler, assistant,	720 00
4. Dr. Henry Shaw, medical assistant,	440 00
5. Temporary assistants,	531 00
	———— \$4,818 51

2. Travelling Expenses.

1. H. B. Wheelwright,	\$395 99
2. F. H. Cowing,	142 73
3. S. A. Wheeler,	169 16
4. Dr. Henry Shaw,	88 31
5. Temporary assistants,	101 31
	———— 897 50

3. Office Expenses.

1. Thomas Groom and others, ledgers, etc.,	\$60 19
2. Wright & Potter, printing,	31 40
3. Printing, paper, stationery, record books, etc.,	45 00
4. Postage, telegrams, express, etc., medicine, messengers and small office expenses,	51 59
	———— 188 18
Total ordinary expenses,	\$5,904 19

SPECIAL AGENT'S REPORT, 1874.

The expenses incurred on account of the special service intrusted to your officer of investigation and audit of the claims for small-pox, are as follows :—

EXTRAORDINARY EXPENSES.

1. Compensation.

1. George B. Tufts, clerk,	\$1,200 00	
2. Henry Shaw, medical assistant,	480 00	
3. Charles A. Clark, Jr., clerk,	578 00	
4. Temporary assistants,	428 00	
	————	\$2,686 00

2. Travelling Expenses.

1. George B. Tufts,	\$242 19	
2. Henry Shaw,	145 49	
3. Charles A. Clark, Jr.,	88 62	
4. Temporary assistants,	67 25	
5. H. B. Wheelwright,	73 61	
	————	617 16

3. Incidental Expenses.

1. Thomas Groom and others, ledgers, etc.,	\$93 88	
2. Wright & Potter, printing, etc.,	31 40	
3. L. F. Lawrence & Co., stationer's supplies,	21 30	
4. Postage, telegrams, messages, vaccine virus, and all other expenses,	84 17	230 75

Total extraordinary expenses,	\$3,533 91
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To the great relief of all concerned this complicated and thankless duty is hastening toward its completion. The panic of the town authorities in some instances, and their utter neglect of duty in many more, have thrown upon the office a great amount of work which no law requires your employes to perform; but unless it was undertaken by some one, the towns would lose large sums to which they were justly entitled. Many difficult cases, it is true, remain to be adjusted, and many thousand dollars more are to be allowed; but the additional expense attending this duty will, it is hoped, soon be terminated.

Appended to this Report are the usual instructions to the

INSTRUCTIONS TO OVERSEERS.

overseers of the poor, with all necessary forms of bills. As these are sent annually to every Board in the State, there is no excuse for errors in fulfilling those requirements of law upon which their right to reimbursement depends, or for inaccuracies in the claims presented. Your Board and its officers must not be held responsible for losses to the towns, resulting from the neglect by their own authorities of directions so simple and explicit as those that follow. These are no traps, as some officials insist, to catch the unwary, but the plainest possible statement of the safeguards placed by the legislature around expenditures for State paupers from the public treasury.

H. B. WHEELWRIGHT.

SPECIAL AGENT'S REPORT, 1874.

INSTRUCTIONS TO OVERSEERS OF THE POOR AND FORMS OF
BILLS.

When a State pauper falls ill in a city or town, and calls for help, on the very day the same is granted one of the overseers should forward to the Board of State Charities a notice similar to the following:—(and for this reason. *The statute allows no reimbursement soever for aid granted before the day of notice*).

To the Board of State Charities.

GENTLEMEN:—John Brown, a State pauper, is ill in this town [or city] and unable to be removed to a State almshouse. He has called for aid, which we have rendered, and for which we shall claim reimbursement from the State to the extent of the statute.

Yours respectfully,

JOHN WILLIAMS, *Overseer of Poor of*

Residence, No. 2 Oak Street.

Disease, Consumption.

Where there are no streets the overseer must designate the locality of the party's residence as distinctly as possible, that he may be visited without trouble or delay by some officer of the Board, if thought desirable. The disease must in all cases be specified.

When assistance has ceased, it is expedient to make up and send in the bill immediately, while the facts are yet fresh in memory.

And here follow two forms, one of which is to be used when the party is aided at his own home or at the house of some friend; the other when he is removed to the local almshouse, or supported by agreement in a family at a given weekly rate. Overseers must give such a history as will show that the party, as far as they can possibly ascertain, has neither a *military* or *civil* settlement in the Commonwealth. They must also specify with accuracy the date of the commencement and close of the relief, as the law requires the reimbursement to be fixed at a *weekly* rate during its continuance.

INSTRUCTIONS TO OVERSEERS.

Whenever relief is continued in any case beyond the 31st of December of any year, they must send a new notice for that case on January 1 of the next year. When such notice is not renewed, the town has no claim against the State (see Gen. Stat. chap. 72, sect. 57), and when the residence and disease are omitted, the parties are not visited.

SPECIAL AGENT'S REPORT, 1874.

Form No. One.

COMMONWEALTH OF MASSACHUSETTS.

To City (or Town) of _____ Dr.
For support of _____
A State Pauper, too ill to be removed to a State Almshouse,
from _____ 187 to _____ 187

\$ ____

as follows:

1. Provisions and Supplies,

2. Clothing,

3. Rent,

4. Fuel,

5. Medicine, Medical Attendance and Nursing,
- _____

HISTORY.

We hereby certify that the above bill is correct and statement true to our best knowledge.

} Overseers of
Poor
of _____

ss. _____ 187

Sworn to before me, this day.

_____ Justice of the Peace.

FORMS OF BILLS.

Form No. Two.

COMMONWEALTH OF MASSACHUSETTS.

To City (or Town) of _____ Dr.

For support of _____

A State Pauper too ill to be removed to a State Almshouse,
from _____ 187 to _____ 187as follows :
\$.....Cash paid board in _____
_____ weeks, at \$..... per week, \$.....

HISTORY.

We hereby certify that the above bill is correct and statement true to
our best knowledge._____

} Overseers of
Poor
of _____

ss. _____ 187

Sworn to before me, this day.

Justice of the Peace.

BOARD OF STATE CHARITIES. [Jan.'76.

COMMONWEALTH OF MASSACHUSETTS.

An _____ State Pauper, \$_____

HISTORY.

_____ } Overseers of
_____ } Poor
_____ } of _____

Sworn to before me, this day.

_____ P.

ELEVENTH ANNUAL REPORT
OF THE
GENERAL AGENT
OF THE
BOARD OF STATE CHARITIES.

1873-4.

GENERAL AGENT'S REPORT.

The Eleventh Annual Report of the General Agent is herewith submitted, embracing a statement of the powers and duties of that officer, the work of the year, and the expenses attending the same.

POWERS AND DUTIES.

As Superintendent of Alien Passengers for the city of Boston, he must board all vessels arriving from foreign ports, having alien passengers on board who have never before been within the State, and receive from the masters of such vessels a report, under oath, setting forth the name, age, sex, occupation, place of birth, last place of residence, and condition of every such passenger. No insane, idiotic, deaf and dumb, blind, deformed or maimed person, among said passengers, or alien who has before been a public charge within this State, must be permitted to land until the master, owner, consignee, or agent of such vessel makes and delivers a bond to the Commonwealth for each of said persons, with satisfactory sureties in the sum of one thousand dollars, conditioned that such passengers shall not, within ten years from the date thereof, become a city, town or state charge.

He must, at least once in each year, visit all institutions where state paupers are supported, and ascertain from actual examination and inquiry, whether the laws in respect to such paupers are properly regarded; and if infractions of the law are discovered, make immediate report thereof.

Subject to the approval of the Board of State Charities, he is authorized to make transfers to and from the State almshouse, lunatic hospitals, and the other establishments under the supervision of the Board, in such numbers and at such times as he may deem expedient.

GENERAL AGENT'S REPORT.

He must visit frequently the State almshouse and lunatic hospitals, and examine the inmates, to ascertain their history and where they may belong. If they are settled in the Commonwealth, he must cause the town of their settlement to make proper provision for their support, to the extent of prosecuting to final adjudication a suit for that purpose. If settled in any other State, he must remove them to such place of settlement as soon as practicable. If foreigners and unsettled, he must ascertain where they landed and paid head-money; and if that place should prove to be without the limits of Massachusetts, must remove them thither forthwith.

He must not only see that such paupers and lunatics are removed to the places where they belong, or whence they came, but must attend personally to the removal of all feeble persons and the dangerous insane, and make all contracts, and pay all bills incident to such removal.

He must take measures to indemnify the State for all expenses incurred in the support of persons having means of their own, or relatives obligated by law to maintain them.

He must investigate all applications for relief by parties who have been in the State less than one year, and send them to the "agents of railroad companies or other means of conveyance, or to the corporation or party by whose means they were brought into the State," to be by them returned to the places whence they came, or otherwise provided for in accordance with the laws of 1851 and 1866.

If, in his judgment, the interest of the Commonwealth and of the pauper will be promoted thereby, he may, upon their personal application, remove to any State or place where he may have a legal settlement, or friends willing to support him, any poor person who would otherwise become a state charge, as provided for in chapter 83, Acts of 1860.

Upon complaint of any person confined in any lunatic hospital; or of any person in his behalf, that such person ought not longer to be so confined, the Agent is authorized to investigate and make report thereof to the Board, and if they so direct, to make application for his discharge to some judge of the supreme judicial court.

IMMIGRATION.

In all cases of bastardy, where the mother is a state he must see that complaint is made and prosecuted adjudication, and must take measures to secure the against any expense for the support of the child. His is also necessary to the settlement of any such case by soever prosecuted.

Upon his complaint, certain of the inmates of the almshouse may be sentenced to the State workhouse at his request, the magistrate or court must suspend th of a mittimus in any such case.

THE WORK OF THE YEAR.

Sub-Department of Immigration.

Massachusetts, in common with other States, a Canadas, has witnessed a great falling off in the immi of the past year. In this State, it has decreased from in 1873, to 20,223 in 1874.

The following tables show the number and nation vessels arriving at the port of Boston for the year September 30, 1874. Also the number of passenge age, sex and nationality of immigrants, the number k etc.

BRITISH VESSELS.

WHERE FROM.	Number of Vessels.	Number of Passengers.	Aliens <small>(Married)</small>
Great Britain,	64	18,989	103
British Provinces,	317	2,942	2
Western Islands,	7	446	—
West Indies,	15	22	—
South America,	3	7	—
Mediterranean Ports,	1	2	—
Sweden,	1	2	—
Portugal,	1	2	—
Africa,	5	11	—
Total,	414	22,426	105

GENERAL AGENT'S REPORT.

AMERICAN VESSELS.

WHERE FROM.	Number of Vessels.	Number of Passengers.	Aliens Bonded.	Immigrants not Bonded.
British Provinces,	132	5,653	4	1,582
Western Islands,	8	651	3	467
West Indies,	21	76	—	42
Africa,	6	8	—	1
South America,	7	42	—	8
Mediterranean Ports,	8	20	—	6
Germany,	1	1	—	—
Total,	183	6,451	7	2,106

OTHER VESSELS.

WHERE FROM.	Nationality.	Number of Vessels.	Number of Passengers.	Aliens Bonded.	Immigrants not Bonded.
Palermo,	Italian, . .	1	1	—	1
Palermo,	Swedish, . .	1	1	—	1
Western Islands, . .	Portuguese,	2	161	—	119
Antwerp,	German, . .	1	2	—	2
Total, . . . . .	. . . . .	5	165	—	123

RECAPITULATION.

VESSELS.	Number of Vessels.	Number of Passengers.	Aliens Bonded.	Immigrants not Bonded.
British vessels,	414	22,426	105	17,882
American vessels,	183	6,451	7	2,106
Other vessels,	5	165	—	123
Total,	602	29,042	112	20,111

IMMIGRATION.

Classification.

Americans,	2,403
Aliens previously residing in the State,	6,416
Aliens bonded,	112
Aliens never in the State before,	20,111
	<hr/>
	29,042

Age of immigrants :—

Under 15 years,	4,883
Fifteen to 25 years,	8,221
Twenty-five to 50 years,	6,067
Fifty years and upwards,	1,052
	<hr/>
	20,223

Sex of immigrants :—

Males,	10,373
Females,	9,850
	<hr/>
	20,223

Nationality of immigrants :—

British Provinces,	2,060	Austria,	10
England,	5,146	Russia,	33
Ireland,	8,854	Spain,	5
Germany,	1,234	Italy,	162
Scotland,	602	Western Islands,	960
Sweden,	601	West Indies,	26
Holland,	51	Africa,	5
Switzerland,	6	South America,	3
Poland,	107	Greece,	8
Wales,	23	Hungary,	25
Denmark,	143	China,	1
Belgium,	22		<hr/>
France,	127	Total,	20,223
Prussia,	9		

GENERAL AGENT'S REPORT.

TABLE showing the number of immigrants landing monthly from Great Britain and Ireland per Cunard Line, also number ticketed beyond the State.

MONTHS.	Number Bonded.	No. never here before.	Number Arriving.	No. ticketed beyond the State.
1873.				
October,	9	1,563	1,572	335
November,	13	1,354	1,367	482
December,	6	421	427	136
1874.				
January,	2	262	264	128
February,	1	266	267	119
March,	5	476	481	191
April,	9	2,120	2,129	545
May,	10	2,718	2,728	370
June,	18	2,837	2,855	670
July,	13	1,783	1,796	650
August,	9	1,540	1,549	555
September,	7	1,554	1,561	206
Total,	112	16,894	16,996	4,387

Expenses of the Sub-Department.

Salaries,	\$2,700 00
Rent, taxes, etc.,	401 16
Extra boating and wharfage,	79 97
	<hr/>
	\$3,181 13

SUB-DEPARTMENT OF SETTLEMENT.

The Act of the present year (chap. 294), modifying the settlement law, has not been in force long enough to enable your Agent to predict, with any certainty, to what extent it will affect the relation between state and town poor. Some difference of opinion exists among city and town officers as to whether married women and their minor children are included within the provisions of the Act, but the opinion of the Attorney-General is so explicit on that point that little trouble is anticipated from that source.

SETTLEMENT.

Massachusetts has now a settlement law as liberal as that of Maine. In some important respects it is in advance of that State. Other New England States still cling to their antiquated systems. Exactly what disadvantage will accrue to this Commonwealth, in its relations to those States, cannot well be known, but it is to be feared that advantage will be taken of the change, to return to our municipalities a considerable number of poor persons who are now provided for elsewhere.

In February last, Mr. Nash, of this bureau, who had been in the employ of the Board from its organization, resigned his position to accept one of a similar character under the board of directors for public institutions for the city of Boston, at a considerable increase of salary. Fearing a loss of other officers if their inadequate salaries were continued, an increase in their compensation was recommended, which was promptly accorded by the Board. Mr. Hanson, of the transportation department, was nominally transferred to the position made vacant by the retirement of Mr. Nash, but this second vacancy not being filled, the Agent was compelled to continue him in the work of transportation, leaving the settlement cases to accumulate, until a very considerable amount of that business now requires adjustment. Dr. Wheelwright, appreciating the difficulties under which the department labored, tendered the services of his officers, and thus cases demanding immediate attention have been provided for. But it is important that some one person should have the direct charge of this work, its efficient prosecution requiring some knowledge of law, careful training, and, more than all else, ability to carry cases in mind over an extended period to their final settlement.

The table following shows the number of examinations made at the State almshouse, workhouse, lunatic hospitals and at the local office, the number requiring verification, and the number returned, verified or otherwise; also the number of legal settlements found in the State, and the settlements of insane found in other States :—

GENERAL AGENT'S REPORT.

ASYLUM.	Number of Examinations.	Number for Verification.	Number Returned.	Number of Settlements.
Taunton Lunatic Hospital,	305	193	169	39
Worcester Lunatic Hosp.,	224			42
Northampton Luna. Hosp.,	51			1
Asylum for Insane, . . .	40			3
Tewksbury Almshouse, . .	2,228	47	25	45
Bridgewater Workhouse, .	89			8
Local office,	1,508			—
Total,	4,445	240	194	138

Settlements of insane out of the State :—

Maine,	13	New Jersey,	1
New Hampshire,	9	Maryland,	1
Vermont,	5	Illinois,	1
Rhode Island,	4	Virginia,	1
Connecticut,	3		—
New York,	60	Total,	101
Pennsylvania,	3		

Number of state paupers committed to the lunatic hospitals and asylum for insane during the year :—

Taunton Lunatic Hospital,	300
Worcester Lunatic Hospital,	218
Northampton Lunatic Hospital,	53
Asylum for Insane,	63
Total,	634

Number of state paupers remaining in the various institutions, October 1, 1874 :—

Taunton Lunatic Hospital,	125
Worcester Lunatic Hospital,	82
Northampton Lunatic Hospital,	291
Asylum for Insane,	319
State Almshouse,	486
State Workhouse, prisoners, 307 ; others, 68,—	375
State Primary School, scholars, 423 ; others, 70,—	493
Total,	2,171

INSTITUTIONS.

STATE ALMSHOUSE.

In the Sixth Annual Report of the General Agent will be found the annexed paragraph, to which I would again call the attention of the Board:—

“The present cumbersome method of causing notices to be sent to the several towns where ‘legal settlements’ have been found by this Department, should no longer continue. The present arrangement was founded upon the mistaken idea that the duties were to be performed by the almshouse inspectors or their agents. In point of fact they are performed by your officers, and authority to send a legal notice should be intrusted to the Board. By the present arrangement an inmate of the State almshouse is examined by an officer of this Department and a probable ‘settlement’ found. Perhaps the ‘case’ may be given to a second officer to verify, and result in the sending of a notice of ‘settlement.’ This can legally be done only by the inspectors. Communication must thus be had with them, and they requested to send a notice. The answer of the overseers of the poor denying the ‘settlement’ comes to them and is forwarded to the office of the Board. If it be necessary to know the exact date of the notice being sent, recourse must be had to the same source. And should a correspondence ensue, the absurdity of this triangular system becomes fully apparent.”

The number admitted during the year was 2,324.

STATE PRIMARY SCHOOL.

Since the discontinuance of the State almshouse at that place, your Agent's labors in connection with the institution at Monson have been confined to the transfer thereto of children from the State almshouse, and the removal therefrom of persons discharged by the Board.

The number admitted during the year was 239.

STATE WORKHOUSE.

I would suggest that Chapter 288 of the Acts of 1870, entitled, “An Act in addition to an Act establishing the State Workhouse at Bridgewater,” be amended by adding thereto, the provision in section 3, chapter 258, of the Acts of 1869,

GENERAL AGENT'S REPORT.

relating to persons having a legal settlement in the Commonwealth.

Our present difficulty in connection with trials at the State almshouse is twofold. *First*: It is in many cases impossible to ascertain, in the short time intervening between their admission to the institution and trial day, whether parties against whom complaints may properly be made have legal settlements. *Second*: It often happens that, of two persons about to be complained of, the worst is found to have a legal settlement, which necessitates his discharge, unless the State will undertake to support him during the period of his confinement.

The trials at the State almshouse resulted,—

In the conviction of	202
In the acquittal of	12
In the continuance of	9
	—
	313

The number sentenced from institutions:—

Remaining October 1, 1873,	225
Admitted during the year,	291
	—
	517

There were released by expiration of sentence,	182
Pardoned by the Board of State Charities,	43
Died,	29
Eloped and not retaken,	14
	—
Total,	268

Number remaining October 1, 1874,	249
There were in the institution, October 1st, 1874, fifty-eight persons sentenced from the municipal and district courts, and transferred from the reformatories, making the whole number present at that date,	307
The whole number committed during the year was	390

STATE WORKHOUSE.

Table of Complaints, Pleas, Trials and Sentences.

COMPLAINTS.				PLEAS.				TRIALS.					
LEWD, WASTON AND LASCIVIOUS IN SPEECH AND BEHAVIOR.		IDLE AND DISORDERLY PERSONS.		NOT GUILTY.		GUILTY.		CONVICTED.		ACQUITTED.		CONTINUED, DEFENDING- NOT TO LEAVE THE STATE.	
Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.
41	11	125	52	122	84	44	63	154	138	6	6	6	3
313				313				313				313	

GENERAL AGENT'S REPORT.

Bastardy.

The number of cases pending, October 1, 1873, in which proceedings had been instituted under the Act, was										1
Entered during the year,										3
										<hr/>
Total,										4
Settled by payment,										2
by marriage of parties,										1
Pending, October 1, 1874,										1
										<hr/>
										4
Amount paid Treasurer of the Commonwealth,										\$65 00

Expenses of the Sub-Department.

Salaries,	\$3,041 67
Travelling Expenses,	149 00
Record books, stationery, etc.,	389 75
	<hr/>
	\$3,580 42
Paid from appropriation for settlement and bastardy :	
Edwin Morton, counsel fees, settlement cases,	\$175 00
Henry Walker, counsel fees, bastardy cases,	75 00
Henry H. Fairbanks, clerical services,	245 00
Charles M. Hanson, clerical services,	52 00
Expenses in bastardy cases,	38 25
	<hr/>
	\$585 25

SUB-DEPARTMENT OF TRANSPORTATION.

The great increase in the number to be provided for at the public charge, consequent upon the reduction of business and the less demand for labor of various kinds, has materially increased the labors of this bureau. As the accompanying tables will show, the number removed from the Commonwealth, and the expense incurred, are something in excess of former years.

TRANSPORTATION.

TABLES of Removals and Transfers, showing the Number, Destination, etc.

To England,	48	To Rhode Island,	134
Ireland,	42	Connecticut,	62
Scotland,	6	New York,	863
France,	10	New Jersey,	5
Germany,	2	Pennsylvania,	31
Italy,	1	Maryland,	3
Algeria,	14	District of Columbia,	1
West Indies,	1	Virginia,	11
Western Islands,	2	South Carolina,	3
Canada,	49	Indiana,	1
Nova Scotia,	31	Illinois,	3
New Brunswick,	54	Michigan,	1
Prince Edward Island,	3	Kansas,	1
Maine,	194	Missouri,	4
New Hampshire,	62	Friends,	389
Vermont,	32	Total,	2,063

And they were sent at an expense of \$10,242.52, as follows :—

Fares to Trans-Atlantic ports and British Provinces,	\$1,908 49
Fares in United States and Canadas,	4,585 40
Board and provisions,	400 59
Clothing and outfit,	231 00
Cartage and expressage,	1,053 45
Telegrams and postage,	37 24
Assistance,	585 60
Transfers,	1,440 75
	<u>\$10,242 52</u>

Removals.

And from the following named institutions :—

From Taunton Lunatic Hospital,	71
Northampton Lunatic Hospital,	25
Worcester Lunatic Hospital,	31
Asylum for Insane at Tewksbury,	27
State Almshouse at Tewksbury,	783
State Workhouse at Bridgewater,	58
State Primary School at Monson,	21
Local office,	1,047
	<u>2,063</u>

GENERAL AGENT'S REPORT.

Of this number, there were removed from the State, under the law of 1851, as follows :—

Via Old Colony Railroad,	123
Boston and Providence Railroad,	18
Boston and Albany Railroad,	138
Boston, Hartford and Erie Railroad,	16
Boston and Maine Railroad,	25
Eastern Railroad,	27
Boston and Lowell Railroad,	37
Fitchburg Railroad,	6
conveyances by water,	59
	<hr/>
	669

Transfers.

From Taunton Lunatic Hospital to Asylum for Insane,	4
Worcester Lunatic Hospital to Asylum for Insane,	17
Northampton Lunatic Hospital to Asylum for Insane,	21
	<hr/>
Total,	42

From Taunton Lunatic Hospital to Northampton Lunatic Hospital,	41
Worcester Lunatic Hospital to Northampton Lunatic Hospital,	33
State Primary School to Northampton Lunatic Hospital,	1
	<hr/>
Total,	75

From Asylum for Insane to Taunton Lunatic Hospital,	2
“ “ to Worcester Lunatic Hospital,	3
“ “ to Northampton Lunatic Hospital,	9
	<hr/>
Total,	14

From Tewksbury Almshouse to Bridgewater Workhouse (prisoners),	291
Tewksbury Almshouse to Bridgewater Workhouse (other persons),	19
Tewksbury Almshouse to State Primary School (pupils),	141
“ “ “ “ (other persons),	36
	<hr/>
Total,	487

From State Primary School to Tewksbury Almshouse,	14
“ “ “ to Westborough Reform School,	4
	<hr/>
Total,	18

From Bridgewater Workhouse to Tewksbury Almshouse,	2
Grand total of transfers,	638

REMOVALS AND TRANSFERS FROM LUNATIC HOSPITALS.

Removals and Transfers from Lunatic Hospitals.

Transfers to Asylum for Insane :

From Taunton Lunatic Hospital,	.	.	.	.	.	.	.	4
Worcester Lunatic Hospital,	.	.	.	.	.	.	.	17
Northampton Lunatic Hospital,	.	.	.	.	.	.	.	21
								<hr/>
Total,	.	.	.	.	.	.	.	42

Sent out of the State :

From Taunton Lunatic Hospital,	.	.	.	.	.	.	68
Worcester Lunatic Hospital,	.	.	.	.	.	.	31
Northampton Lunatic Hospital,	.	.	.	.	.	.	24
							<hr/>
Total,	.	.	.	.	.	.	123

Transferred to town of settlement or removal :

From Taunton Lunatic Hospital,	.	.	.	.	.	.	42
Worcester Lunatic Hospital,	.	.	.	.	.	.	42
Northampton Lunatic Hospital,	.	.	.	.	.	.	2
							<hr/>
Total,	.	.	.	.	.	.	86

Total of transfers and removals from lunatic hospitals, . 251

Expenses of Sub-Department.

Salaries,	.	.	.	.	.	.	.	\$2,000 00
Railway guides, news reports, etc.,	.	.	.	.	.	.	.	48 00
								<hr/>
								\$2,048 00

The reduction in expenses consequent upon the reduction in the number of employés, as before referred to, has been nearly balanced by increasing the salaries of certain other officers, and the total expenditures for the year are but slightly less than for 1873. And considering the amount of labor entailed upon the Department by the late change in the Settlement Law, which must necessarily increase during the coming year, I am constrained to declare that the present force is not sufficient.

GENERAL AGENT'S REPORT.

TOTAL OF EXPENDITURES FOR THE YEAR.

Salaries.

S. C. Wrightington, General Agent,	\$3,000 00
Merritt Nash, five months,	666 67
Charles M. Hanson, six months,	825 00
Wm. J. Stetson,	1,200 00
Willard D. Tripp,	1,425 00
Prescott T. Stevens, three months,	300 00
Henry H. Fairbanks,	950 00
Patrick Glynn,	875 00
Charles A. Colcord,	900 00
Fred. M. Moro,	600 00
	<hr/>
	\$10,741 67

Travelling Expenses.

Merritt Nash,	\$74 00
Henry H. Fairbanks,	75 00
	<hr/>
	\$149 00

Office.

Rent and taxes,	\$278 00
Fuel,	19 50
Water rates,	14 00
Repairs,	66
Stationery and record books,	270 76
Printing,	58 68
Postage,	30 71
Newspapers and railway guides,	48 00
Cleaning office,	52 00
Incidentals,	54 60
	<hr/>
	838 91

Boat Expenses.

Repairs,	\$12 25
Docking,	14 58
Extra boating,	53 14
	<hr/>
	79 97
	<hr/>
Total,	\$1,067 88

The appropriation for the year was	\$14,000 00
Total expenditures,	11,802 55
	<hr/>

Deducting the expenditures, there remains an unexpended
balance, \$2,197 45

CONCLUSION.

NET RECEIPTS.

From sundry persons for board of friends or selves at State almshouses and lunatic hospitals,	\$3,389 45
From cities and towns for board of city and town paupers at State almshouses and lunatic hospitals,	3,906 08
	<hr/>
Amount paid treasurer of Commonwealth,	\$7,295 53

CONCLUSION.

The general court, at its last session, provided for the placing of locked boxes in the several wards of our lunatic hospitals; and further, that the inmates of those institutions should be allowed to communicate monthly with their superintendent, the Board of State Charities, and the Commissioners of Lunacy. I shall be surprised to learn that through this instrumentality it is discovered that a single person is illegally detained in a hospital of Massachusetts. Governed by trustees or directors so carefully selected, and officered by gentlemen of such distinguished character, the danger of improper detention would seem to have no existence.

I cannot know, until this Report shall have passed from my control, what changes, if any, in the Settlement Law will be recommended by the Board for adoption by the legislature. But I would respectfully call their attention to the fact, that for a period of more than "threescore years and ten," to wit, from 1794 to 1865, no material change was made in that law. That since the last mentioned date, no less than four important and comprehensive changes have been made, all at the suggestion of the Board; namely, the military settlement act, so called; the removal of the restriction on foreigners not naturalized; the inclusion of women in other than derivative settlements, and the reduction in the number of years necessary to acquire legal settlements.

I would further suggest, for the consideration of the Board, whether present facilities for obtaining eleemosynary aid are not sufficiently great, and present charities, if rightly administered, entirely adequate to the purpose of their creation, in any probable contingency. Again, whether there is not

GENERAL AGENT'S REPORT.

imminent danger in the multiplication of charities and the division of responsibility; in the countless avenues opening up through which bread may be obtained by means other than by the "sweat of the brow," that many may find the road to the relieving officer made smooth to their feet, and forever thereafter lose that honest independence which was once their pride and their boast. "Charity out of a pure heart" is the highest manifestation of man's nature, but it is important to remember that its counterfeit bears a wondrous resemblance, and is neither unknown nor unsought.

To the kind consideration of the Board I am indebted for leave of absence during a period of ill health, and to Dr. Wheelwright, whose kindness made that leave available.

Very respectfully,

S. C. WRIGHTINGTON.

STATISTICS OF IMMIGRATION.

S U P P L E M E N T .

T A B L E S

Showing the number of Immigrants arriving at the Port of Boston from April 20, 1837, to October 1, 1874, and the amount of Head-money received during that period.

TABLE No. 1.

YEAR.	Number of Immigrants.	Amount Received.	YEAR.	Number of Immigrants.	Amount Received.
1837, .	2,594	\$5,188 00	1844, .	4,602	\$9,204 00
1838, .	1,138	2,276 00	1845, .	8,550	17,100 00
1839, .	1,709	8,418 00	1846, .	15,504	31,008 00
1840, .	3,237	6,474 00	1847, .	24,245	48,490 00
1841, .	3,649	7,298 00	1848, .	6,784	13,568 00
1842, .	5,445	10,890 00	Total, .	79,868	\$159,736 00
1843, .	2,411	4,822 00			

From April 20, 1837, to May 10, 1848 (at which date the above table closes), the labor of supervising and collecting was performed by an appointee of the mayor and aldermen of Boston. The dates mentioned represent the calendar year.

GENERAL AGENTS' REPORT.

TABLE NO. 2.

YEAR.	Number of Immigrants.	Amount Received.	YEAR.	Number of Immigrants.	Amount Received.
1848, .	13,927	\$27,494 00	1862, .	2,196	\$4,158 00
1849, .	29,518	32,288 00	1863, .	5,316	9,516 00
1850, .	24,739	36,770 00	1864, .	5,830	10,000 00
1851, .	23,307	43,314 00	1865, .	7,057	13,908 00
1852, .	19,618	40,838 00	1866, .	11,527	23,566 00
1853, .	21,206	44,528 00	1867, .	11,266	23,300 00
1854, .	24,229	44,507 00	1868, .	15,128	30,337 00
1855, .	14,408	27,215 00	1869, .	26,414	52,183 00
1856, .	14,022	23,545 00	1870, .	30,069	45,612 00
1857, .	12,536	21,982 00	1871, .	22,904	31,264 00
1858, .	4,551	9,830 00	1872, .	7,493	8,528 00
1859, .	7,096	13,319 00			
1860, .	7,874	13,365 00	Total, .	367,322	\$639,533 00
1861, .	5,091	8,232 00			

Grand total of Head-Money, \$799,269

From May 10, 1848, to March 31, 1872, at which date the above table closes, the supervision was performed by officers of the Commonwealth. The dates mentioned represent the official year, which ends September 30. From June 1, 1849, to March 20, 1850, during which period no head-money was collected, 18,135 immigrants were landed. The amount refunded under the Act of 1853 was \$27,496. The amount refunded under the Act of 1870 was \$32,412.

TABLE NO. 3.

Number of immigrants, 1872,	18,464
" " " 1873,	31,042
" " " 1874,	20,223
Total,	69,729
Grand total of immigrants,	516,919

From April 1, 1872, at which date the above table commences, the commutation of alien passenger bonds was discontinued.

TABLE NO. 4.

Showing the Nationality of Immigrants landing at the Port of Boston for the several official years, from May 10, '48, to Oct. 1, '74.

PLACE OF BIRTH.	1845.	1849.	1850.	1851.	1852.	1853.	1854.	1855.	1856.	1857.	1858.	1859.	1860.
British Provinces,	1,068	2,290	1,533	1,640	2,673	2,543	2,973	3,029	3,274	2,941	993	1,472	1,339
England, .	1,660	3,593	3,248	3,566	2,129	1,937	2,105	1,927	1,729	1,893	529	1,129	2,509
Wales, .	25	30	24	27	16	73	57	402	703	6	7	4	7
Scotland, .	181	665	89	293	347	429	449	337	208	153	77	37	49
Ireland, .	10,827	19,441	19,432	17,209	13,141	14,429	16,143	6,724	6,687	5,592	2,356	4,132	3,492
Sweden, .	86	108	144	160	697	843	1,419	716	536	759	131	32	57
Denmark, .	-	-	3	4	1	13	14	17	8	19	3	-	6
Germany, .	30	222	144	191	161	376	441	442	264	527	92	65	68
Holland, .	-	22	-	19	106	92	19	43	15	39	5	6	19
Belgium, .	-	-	-	1	-	19	-	63	142	47	-	-	13
France, .	20	42	44	51	83	121	119	114	73	-	52	38	45
Spain, .	8	5	8	11	3	19	11	21	14	11	12	16	4
Austria, .	-	-	-	4	1	3	-	1	7	1	1	2	3
Hungary, .	-	-	-	1	-	4	-	3	4	-	-	-	1
Switzerland, .	-	-	4	3	29	21	11	27	13	15	-	11	19
Italy, .	-	24	17	31	45	53	27	49	65	169	25	15	32
Russia, .	-	7	-	8	6	11	3	7	11	-	2	-	-
Poland, .	-	-	-	7	-	14	3	19	11	3	-	-	4
East Indies, .	-	1	-	1	2	3	1	3	5	2	1	1	-
West Indies, .	9	5	19	21	15	14	34	41	14	25	14	4	-
South America, .	-	-	-	1	-	-	-	-	-	-	2	1	-
South Africa, .	10	-	-	8	1	4	3	5	2	-	-	-	-
Portugal & W. Islands, .	3	52	21	43	158	176	390	402	230	326	243	116	189
Other Countries, .	-	11	9	7	4	9	7	16	7	8	6	15	18
Totals, .	13,927	29,518	24,739	23,307	19,618	21,206	24,229	14,408	14,022	12,536	4,551	7,096	7,874

GENERAL AGENT'S REPORT.

TABLE No. 4—Concluded.

PLACE OF BIRTH.	1861.	1862.	1863.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	Totals.
British Provinces, .	1,011	626	1,879	2,299	3,989	4,210	3,902	4,229	4,917	3,668	3,049	2,987	2,539	2,060	69,130
England, .	1,619	576	1,491	1,025	734	2,053	1,796	2,426	6,220	8,278	6,145	7,752	9,226	5,146	82,441
Wales, .	11	4	16	179	—	109	—	19	42	144	97	41	33	23	2,099
Scotland, .	—	13	24	52	174	137	117	544	979	1,081	574	1,020	942	602	9,573
Ireland, .	2,003	631	1,563	739	917	3,252	4,286	4,212	8,558	11,321	9,240	9,498	12,474	8,854	220,153
Sweden, .	100	68	5	249	68	129	—	57	493	581	399	1,252	1,235	601	10,925
Denmark, .	4	2	—	10	14	74	—	41	27	31	56	76	152	143	718
Germany, .	45	57	81	683	197	555	285	2,140	4,100	3,460	1,973	2,069	2,677	1,234	22,579
Holland, .	34	—	10	—	21	49	—	149	179	149	100	31	46	51	1,204
Belgium, .	2	2	4	302	—	—	—	210	49	11	24	15	7	22	933
France, .	37	32	33	51	36	98	—	66	71	195	77	139	128	127	1,892
Spain, .	8	16	17	—	9	16	—	19	20	21	31	—	6	5	311
Austria, .	—	—	3	14	—	—	13	23	19	21	20	33	22	10	201
Hungary, .	—	—	—	—	—	78	—	41	9	—	4	—	—	25	170
Switzerland, .	8	17	14	21	—	31	19	29	68	77	23	49	15	6	530
Italy, .	11	16	17	19	—	21	—	40	127	271	287	47	29	162	1,599
Russia, .	3	2	—	—	—	2	—	7	3	12	19	—	96	33	232
Poland, .	3	1	2	—	7	—	—	19	12	49	24	229	281	107	795
East Indies, .	2	—	1	—	—	—	53	42	8	1	—	—	1	—	128
West Indies, .	11	1	12	10	30	25	190	187	54	63	74	10	12	26	920
South America, .	1	—	—	8	—	4	35	37	18	5	13	14	26	3	168
South Africa, .	1	—	—	—	9	91	10	31	56	17	11	—	21	5	285
Portugal & W. Isl.,	169	127	134	130	807	521	518	509	861	611	664	663	1,068	960	9,594
Other Countries, .	8	5	10	39	45	72	42	51	21	2	—	32	6	18	471
Totals, .	5,091	2,196	5,316	5,830	7,057	11,527	11,266	16,128	26,414	30,069	22,901	25,957	31,042	20,223	437,051

STATISTICS OF IMMIGRATION.

TABLE No. 5.

Showing the Sex of Immigrants landing at the Port of Boston for the several official years, from May 10, 1848, to Oct. 1, 1874.

DATE.	Males.	Females.	DATE.	Males.	Females.
1848, . . .	7,701	6,226	1863, . . .	2,842	2,474
1849, . . .	15,375	14,143	1864, . . .	3,198	2,632
1850, . . .	12,615	12,124	1865, . . .	3,828	3,229
1851, . . .	12,182	11,125	1866, . . .	6,416	5,111
1852, . . .	10,798	8,820	1867, . . .	6,259	5,007
1853, . . .	11,166	10,040	1868, . . .	8,076	7,052
1854, . . .	12,830	11,399	1869, . . .	13,485	12,929
1855, . . .	7,850	6,558	1870, . . .	16,736	13,333
1856, . . .	7,713	6,309	1871, . . .	12,407	10,497
1857, . . .	6,602	5,934	1872, . . .	14,300	11,657
1858, . . .	2,451	2,100	1873, . . .	16,602	14,440
1859, . . .	3,848	3,248	1874, . . .	10,373	9,850
1860, . . .	4,716	3,158	Total, . . .	234,211	202,840
1861, . . .	2,634	2,457			
1862, . . .	1,208	988			

TABLE No. 6.

Showing the Age of Immigrants landing at the Port of Boston for the several official years, from May 10, 1848, to Oct. 1, 1874.

DATE.	15 years and under.	Between 15 and 25 years.	Between 25 and 50 years.	50 years and upwards.
1848,	2,784	6,264	4,184	695
1849,	5,900	11,800	10,325	1,493
1850,	4,944	9,892	8,548	1,355
1851,	4,920	9,842	7,645	900
1852,	4,858	9,842	3,920	998
1853,	3,244	8,476	8,734	752
1854,	4,875	9,788	8,544	1,022
1855,	3,600	5,390	4,620	798
1856,	2,804	5,608	4,907	703
1857,	2,574	4,989	4,382	591
1858,	849	1,981	1,489	232
1859,	1,927	2,726	1,924	519
1860,	1,572	3,144	2,751	407
1861,	1,126	2,145	1,578	242
1862,	444	862	740	150
1863,	1,089	2,158	1,875	194
1864,	1,262	2,214	2,030	324
1865,	1,428	2,789	2,475	36

GENERAL AGENT'S REPORT.

TABLE No. 6—Continued.

DATE.	15 years and under.	Between 15 and 25 years.	Between 25 and 50 years.	50 years and upwards.
1866,	2,537	4,773	3,673	544
1867,	2,253	4,506	3,943	564
1868,	3,142	6,359	4,923	704
1869,	6,221	10,015	9,048	1,130
1870,	6,630	11,618	10,373	1,448
1871,	4,750	9,669	7,503	982
1872,	5,625	11,087	8,189	1,056
1873,	6,895	12,995	9,890	1,262
1874,	4,883	8,221	6,067	1,052
Total,	93,136	179,153	144,280	20,482

TABLE No. 7.

Showing the Number of Vessels bringing Passengers from Foreign Ports to the Port of Boston; the Number of such Passengers, and the Expense attending their reception, from May 10, 1848, to October 1, 1874.

YEAR.	No. of Vessels.	No. of Passengers.	Expense.	YEAR.	No. of Vessels.	No. of Passengers.	Expense.
1848,	508	15,407	\$2,175 76	1862,	666	8,430	\$6,071 04
1849,	1,011	35,526	4,834 43	1863,	770	13,787	5,957 42
1850,	1,005	36,567	5,985 42	1864,	916	14,091	3,337 00
1851,	1,128	29,043	6,606 03	1865,	917	15,823	3,785 88
1852,	1,180	26,626	6,534 21	1866,	1,089	21,269	3,863 28
1853,	1,159	25,773	5,852 61	1867,	1,074	19,812	4,713 98
1854,	1,067	30,842	6,492 67	1868,	1,141	23,906	4,451 57
1855,	963	22,330	6,492 28	1869,	1,386	36,118	4,879 89
1856,	894	22,609	6,764 86	1870,	1,162	39,595	5,343 94
1857,	869	20,808	6,567 77	1871,	993	31,883	4,844 42
1858,	760	11,587	6,671 82	1872,	838	34,743	3,191 30
1859,	807	14,623	7,276 22	1873,	709	40,572	3,775 36
1860,	872	15,721	6,997 40	1874,	602	29,042	3,181 13
1861,	661	12,099	6,765 82		25,147	648,542	\$143,413 66

STATISTICS OF IMMIGRATION.

TABLE NO. 8.

Showing the number of State Patients admitted to the State Lunatic Hospitals (excluding transfers) during the past Fifteen Years.

1860,	.	.	.	.	.	273	1869,	.	.	.	.	.	342
1861,	.	.	.	.	.	316	1870,	.	.	.	.	.	451
1862,	.	.	.	.	.	245	1871,	.	.	.	.	.	467
1863,	.	.	.	.	.	242	1872,	.	.	.	.	.	495
1864,	.	.	.	.	.	236	1873,	.	.	.	.	.	499
1865,	.	.	.	.	.	219	1874,	.	.	.	.	.	571
1866,	.	.	.	.	.	284							
1867,	.	.	.	.	.	314	Total,	.	.	.	.	.	5,282
1868,	.	.	.	.	.	328							

TABLE NO. 9.

Showing the number of State Patients in the State Hospitals on the 1st of October of each year.

Y E A R .						Worcester Hospital.	Taunton Hospital.	Northampton Hospital.	Totals:
1860,	.	.	.	.	.	130	196	221	547
1861,	.	.	.	.	.	156	243	216	615
1862,	.	.	.	.	.	189	271	232	692
1863,	.	.	.	.	.	175	238	248	661
1864,	.	.	.	.	.	116	186	216	518
1865,	.	.	.	.	.	91	152	235	478
1866,	.	.	.	.	.	129	147	272	548
1867,	.	.	.	.	.	101	153	271	525
1868,	.	.	.	.	.	95	181	264	540
1869,	.	.	.	.	.	51	146	234	431
1870,	.	.	.	.	.	35	124	209	368
1871,	.	.	.	.	.	29	91	215	335
1872,	.	.	.	.	.	25	85	230	340
1873,	.	.	.	.	.	76	46	246	368
1874,	.	.	.	.	.	82	128	291	501

GENERAL AGENT'S REPORT.

TABLE NO. 10.

Showing the average number of State Patients supported at the three Lunatic Hospitals during the past fifteen official years, and the amount paid for their Board.

	HOSPITALS.			Totals.
	Taunton.	Worcester.	Northampton.	
1860.				
Average number, .	202	154	195	551
Amount paid, .	\$26,260 00	\$20,020 00	\$25,350 00	\$71,630 00
1861.				
Average number, .	238	168	219	625
Amount paid, .	\$30,940 00	\$21,840 00	\$28,470 00	\$81,250 00
1862.				
Average number, .	276	184	271	731
Amount paid, .	\$36,454 00	\$24,304 00	\$35,793 00	\$96,551 00
1863.				
Average number, .	257	184	247	688
Amount paid, .	\$35,080 00	\$25,116 00	\$33,716 00	\$93,912 00
1864.				
Average number, .	212	145	232	589
Amount paid, .	\$30,977 00	\$21,187 00	\$33,899 00	\$86,063 00
1865.				
Average number, .	173	106	225	504
Amount paid, .	\$28,697 00	\$17,581 00	\$37,323 00	\$83,600 00
1866.				
Average number, .	162	143	251	556
Amount paid, .	\$27,378 00	\$24,167 00	\$42,419 00	\$93,964 00
1867.				
Average number, .	142	138	262	542
Amount paid, .	\$25,400 00	\$24,685 00	\$46,866 00	\$96,951 00
1868.				
Average number, .	168	96	264	528
Amount paid, .	\$30,693 00	\$17,595 00	\$48,257 00	\$96,545 00
1869.				
Average number, .	165	75	249	489
Amount paid, .	\$30,025 00	\$13,714 00	\$45,348 00	\$89,087 00
1870.				
Average number, .	147	52	237	436
Amount paid, .	\$26,862 00	\$9,530 00	\$43,176 00	\$79,568 00
1871.				
Average number, .	132	46	232	410
Amount paid, .	\$24,143 00	\$8,447 00	\$42,236 00	\$74,826 00
1872.				
Average number, .	114	43	227	384
Amount paid, .	\$20,787 00	\$7,853 00	\$41,585 00	\$70,225 00
1873.				
Average number, .	97	51	248	396
Amount paid, .	\$17,676 00	\$9,296 00	\$45,254 00	\$72,226 00
1874.				
Average number, .	119	65	286	470
Amount paid, .	\$21,635 00	\$11,841 00	\$52,287 00	\$85,763 00

STATISTICS OF IMMIGRATION.

TABLE No. 11.

Showing the Number of State Patients from the State Lunatic Hospitals, provided for by the Alien Commissioners and Board of State Charities, during the past fifteen years.

Y E A R.	Sent to Asylum.	Transferred to Town of Settlement.	Otherwise provided for.	Total.
1860,	9	4	17	30
1861,	3	4	31	38
1862,	3	10	21	34
1863,	37	13	51	101
1864,	70	9	64	143
1865,	70	6	29	105
1866,	35	—	25	60
1867,	74	22	31	127
1868,	76	24	28	128
1869,	102	58	120	280
1870,	143	90	120	353
1871,	120	92	128	340
1872,	103	97	145	345
1873,	94	97	163	354
1874,	42	82	127	251
Total,	981	608	1,100	2,689

TABLE No. 12.

Showing the Amount collected for the Board of Lunatics and Paupers at the State Hospitals and Almshouses during the past fifteen years.

1860,	\$1,842 00	1869,	\$19,741 00
1861,	2,500 00	1870,	14,235 00
1862,	3,069 00	1871,	9,078 00
1863,	3,451 00	1872,	9,232 00
1864,	2,869 00	1873,	7,206 00
1865,	4,474 00	1874,	7,295 00
1866,	6,722 00		
1867,	5,955 00	Total,	\$102,060 00
1868,	4,391 00		

GENERAL AGENT'S REPORT.

List of Persons sent away under Act of 1860.

DATE.	NAME.	WHERE SENT.	EXPENSES.
1873.			
Oct. 1,	Hilton, Lydia, . . .	Jefferson, Me., . . .	\$6 50
3,	Poult, Joseph, . . .	Quebec, Canada, . . .	13 (u)
6,	McNamara, Sarah, . . .	St. John, N. B., . . .	Free.
6,	Morgan, Geo. W., . . .	Detroit, Mich., . . .	16 (u)
8,	Gunther, Charles, . . .	New York, . . .	4 (u)
16,	Mahony, Dennis, . . .	Bangor, Me., . . .	3 (u)
17,	Johnson, William, . . .	New York, . . .	4 (u)
20,	Smith, Joseph, . . .	" . . .	4 00
27,	Steele, William, . . .	" . . .	4 00
31,	Shaghessey, Frances, . . .	" . . .	} 8 00
31,	Shaghessey, Jeremiah, . . .	" . . .	
31,	Shaghessey, Mary A., . . .	" . . .	
31,	Shaghessey, Elizabeth, . . .	" . . .	
31,	Shaghessey, Johannah, . . .	" . . .	
Nov. 3,	Brackin, James, . . .	" . . .	4 00
3,	Florence, May, . . .	" . . .	4 00
4,	Crowell, Andrew, . . .	" . . .	4 00
6,	Harper, John, . . .	" . . .	5 00
8,	Ashton, Charles, . . .	Halifax, N. S., . . .	8 00
8,	Schofield, Huldah, . . .	Pictou, N. S., . . .	} 20 00
8,	Schofield, Wm. D., . . .	" " . . .	
8,	Schofield, Clarence, . . .	" " . . .	
8,	Schofield, Newman, . . .	" " . . .	
11,	Ford, Mary, . . .	Ireland, . . .	Free.
11,	Barry, John, . . .	" . . .	"
13,	Cunniff, Ann, . . .	Pittston, Me., . . .	} 6 00
13,	Cunniff, John, . . .	" " . . .	
13,	Cunniff, Mary, . . .	" " . . .	
13,	Cunniff, Patrick, . . .	" " . . .	
13,	Douglass, Joseph, . . .	Portland, . . .	1 50
17,	Davis, John P., . . .	Providence, . . .	1 35
20,	Dwyer, David, . . .	St. John, N. B., . . .	Free.
20,	Merrill, Amanda, . . .	" " . . .	"
21,	Lewin, William, . . .	New York, . . .	4 00
21,	Brown, Byran A., . . .	Bucksport, Me., . . .	3 00
21,	Williams, Arthur, . . .	Philadelphia, . . .	7 25
21,	Leigh, Annie, . . .	Liverpool, Eng., . . .	Free.
21,	Leigh, Alice, . . .	" " . . .	"
25,	Hilton, John, . . .	Providence, . . .	1 35
26,	Myer, Elizabeth, . . .	New York, . . .	4 00
Dec. 4,	Rohlson, John, . . .	Providence, . . .	} 2 70
4,	Rohlson, Bridget, . . .	" . . .	
8,	Donovan, Daniel, . . .	St. John, . . .	Free.
10,	Kelley, James, . . .	Providence, . . .	1 35
10,	Rogers, James, . . .	New York, . . .	4 00
11,	Ellis, Maria, . . .	Malone, N. Y., . . .	11 00
15,	Tracy, Mary, . . .	Halifax, . . .	4 36
15,	Judson, Annie, . . .	New York, . . .	} 4 00
15,	Judson, Henry, Jr., . . .	" . . .	
15,	Carter, Archibald, . . .	Baltimore, . . .	10 00
16,	Noonan, Jane, . . .	Chicago, . . .	15 00
20,	Gibbill, Wm., . . .	England, . . .	Free.
22,	Eubry, Joseph, . . .	New York, . . .	4 00
24,	Savage, Mildard S., . . .	Portland, . . .	1 50
31,	Davenport, Geo., . . .	New York, . . .	5 00
31,	O'Connor, Cornelius, . . .	" . . .	4 00
31,	Hopkins, Thomas, . . .	Plaistow, N. H., . . .	1 15
1874.			
Jan. 1,	Sargent, Wm. J., . . .	New York, . . .	4 00

PERSONS REMOVED.

Persons Removed—Continued.

DATE.	NAME.	WHERE SENT.	EXPENSES.
Jan. 3,	Merrill, Andrew, . . .	Nova Scotia, . . .	\$11 25
3,	Rowles, John, . . .	Portland, . . .	1 50
5,	Sweeney, Cornelius, . . .	Providence, . . .	1 35
5,	Gielle, Adolph, . . .	New York, . . .	4 00
7,	Sumner, Alonzo D., . . .	" . . .	4 00
8,	Roberts, Samuel D., . . .	Providence, . . .	1 35
8,	Sullivan, Eugene, . . .	New York, . . .	4 00
9,	Marley, Michael, . . .	Providence, . . .	1 35
13,	Breslon, Annie, . . .	New York, . . .	} 4 00
13,	Breslon, Bernard, . . .	" . . .	
13,	Breslon, Fanny, . . .	" . . .	
Feb. 5,	Stout, Alonzo D., . . .	St. Louis, . . .	} 10 00
5,	Stout, Mary, . . .	" . . .	
5,	Stout, Leon, . . .	" . . .	
5,	Stout, Daniel, . . .	" . . .	
6,	Buckley, John B., . . .	New York, . . .	4 00
7,	Ford, Mary, . . .	England, . . .	Free.
7,	Ford, David, . . .	" . . .	"
11,	Doyle, Jerry, . . .	New York, . . .	4 00
12,	Harris, Mary D., . . .	Arlington, Vt., . . .	} 10 00
12,	Harris, Addie, . . .	" " . . .	
13,	Preble, Charles, . . .	New York, . . .	4 00
16,	Taylor, Henry, . . .	" . . .	4 00
17,	Southard, Eunice, . . .	Auburn, Me., . . .	} 3 00
17,	Southard, Millie, . . .	" " . . .	
18,	Herron, John, . . .	Providence, . . .	1 35
19,	Wilson, George, . . .	Portland, . . .	1 50
19,	Allcock, Wm., . . .	New York, . . .	4 00
20,	Colley, Annie H., . . .	Portland, . . .	} 3 00
20,	Colley, Sarah A., . . .	" . . .	
20,	Colley, John E., . . .	" . . .	
20,	Colley, Eunice, . . .	" . . .	
20,	Colley, Annie F., . . .	" . . .	} 4 00
26,	McDonald, Thomas, . . .	New York, . . .	
26,	Murphy, John, . . .	" . . .	4 00
Mar. 1,	Stewart, Wm., . . .	" . . .	4 00
3,	Landry, James, . . .	" . . .	4 00
3,	Borg, Abel, . . .	" . . .	4 00
3,	Sheval, Alfred, . . .	Portland, . . .	1 50
6,	Carren, Martha, . . .	New York, . . .	4 00
6,	Harper, Anson, . . .	Scotland, . . .	30 00
10,	Miner, George, . . .	Portland, . . .	1 50
17,	Blain, Thomas, . . .	New York, . . .	4 00
24,	Meiersahm, Clara, . . .	" . . .	} 8 00
24,	Meiersahm, Doretha, . . .	" . . .	
24,	Meiersahm, Henretta, . . .	" . . .	
24,	Meiersahm, Louisa, . . .	" . . .	
24,	DeVoy, James, . . .	" . . .	4 00
25,	Harvey, Ellen, . . .	Portland, . . .	} 1 50
25,	Harvey, Mary A., . . .	" . . .	
28,	Heyrats, Pierre, . . .	Brussels, . . .	10 00
29,	Haley, Mary, . . .	Philadelphia, . . .	} 7 00
29,	Haley, John, . . .	" . . .	
29,	Haley, Michael, . . .	" . . .	
30,	Riley, John, alias Karragan, . . .	St. John, N. B., . . .	Free.
31,	McCullen, Mary, . . .	New Jersey, . . .	} 8 00
31,	McCullen, Margaret, . . .	" . . .	
Apr. 1,	Campbell, Wm., . . .	New York, . . .	4 00
1,	Harris, Louis, . . .	" . . .	4 00
3,	Campbell, Georgiana, . . .	" . . .	4 00
6,	Richards, Edward, . . .	Providence, . . .	1 35
6,	Latham, Junia, . . .	" . . .	1 35

GENERAL AGENT'S REPORT.

Persons Removed—Continued.

DATE.	NAME.	WHERE SENT.	EXPENSES.
Apr. 8,	Atwell, James, . . .	Baltimore, . . .	\$12 00
9,	McCourt, Margaret, . . .	St. John, . . .	5 00
9,	Johnson, Wm., . . .	" . . .	5 00
10,	Phelps, Charles, col., . . .	New York, . . .	4 00
11,	Gill, Margaret, . . .	Ireland, . . .	30 00
11,	Barry, Catherine, . . .	" . . .	Free.
11,	Barry, John, . . .	" . . .	"
11,	Barry, David, . . .	" . . .	"
18,	Patch, Charles, . . .	New York, . . .	4 00
18,	Gosland, Ellen, . . .	Lowell, . . .	75
21,	Levi, Max, . . .	New York, . . .	4 00
25,	Escourt, Matilda, . . .	Canada, . . .	10 00
28,	Farely, Richard, . . .	New York, . . .	4 00
28,	McDonald, Michael, . . .	" . . .	4 00
May 1,	Campbell, Mary, . . .	" . . .	4 00
7,	Parker, Nancy, . . .	St. John, N. B., . . .	5 50
11,	O'Brien, Mary, . . .	St. Stephens, N. B., . . .	10 00
12,	Barry, James, . . .	England, . . .	Free.
12,	Affley, Mary, . . .	Ireland, . . .	"
12,	McCarty, Patrick, . . .	Providence, . . .	1 35
14,	O'Connor, P. H., . . .	Mt. Desert, Me., . . .	10 50
20,	Berry, Thomas, . . .	Quebec, Can., . . .	12 50
20,	Clark, John A., . . .	Portland, . . .	1 50
21,	Norris, Rosanna, . . .	Philadelphia, . . .	7 25
22,	Nickerson, Warren, . . .	Cape Breton, . . .	} 12 00
22,	Nickerson, Mary, . . .	" . . .	
23,	McDonald, Mary, . . .	Ireland, . . .	Free.
23,	McDonald, Elizabeth, . . .	" . . .	"
25,	Stuart, Geo. W., . . .	Philadelphia, . . .	6 35
25,	Pitts, Willie L., . . .	Rockland, Me., . . .	2 00
25,	Heeney, Peter, . . .	New York, . . .	4 00
27,	O'Brien, Maria, . . .	Chicago, . . .	27 00
27,	Milford, Nettie, . . .	Kingston, Can., . . .	13 00
30,	O'Neal, Ellen, . . .	Ireland, . . .	Free.
30,	Farrell, Mary, . . .	" . . .	"
June 4,	Millbury, Mary A., . . .	Digby, N. S., . . .	7 00
4,	Daniels, Horace, . . .	Portland, . . .	1 50
5,	McCann, Joseph, . . .	New York, . . .	4 00
5,	Sullivan, Wm., . . .	" . . .	4 00
6,	Kennedy, Thomas, . . .	Halifax, N. S., . . .	9 00
6,	O'Connor, Timothy, . . .	" " . . .	9 00
8,	Jewell, Fred., . . .	Kansas, . . .	10 00
9,	Hunt, John, . . .	New York, . . .	4 00
9,	Elliot, Joseph, . . .	" . . .	4 00
9,	Thurston, Samuel, . . .	England, . . .	Free.
10,	Armstrong, Mary, . . .	New York, . . .	4 00
11,	McIntire, Daniel, Mrs., . . .	St. John, N. B., . . .	} 5 50
11,	McIntire, George, . . .	" " . . .	
11,	Watson, Wm., . . .	" " . . .	
11,	O'Dowd, Thomas, . . .	Quebec, . . .	11 00
11,	Robinson, Hugh, . . .	St. John, N. B., . . .	5 50
12,	Philipps, Harrison, . . .	New York, . . .	4 00
13,	Noven, John, . . .	Fall River, . . .	1 50
13,	Oldhouse, Bridget, . . .	" . . .	1 50
15,	Hall, Joseph, . . .	Rockland, Me., . . .	2 00
15,	Adles, Chas. T., . . .	New York, . . .	4 00
15,	Lepout, John, . . .	" . . .	4 00
16,	Hennessey, John, . . .	Ireland, . . .	20 00
16,	Whitehouse, Lizzie, . . .	Philadelphia, . . .	7 25
19,	Murphy, Johanna, . . .	New York, . . .	} 4 00
19,	Murphy, Julia, . . .	" . . .	
19,	Murphy, Charles, . . .	" . . .	

PERSONS REMOVED.

Persons Removed—Continued.

DATE.	NAME.	WHERE SENT.	EXPENSES.
June 19,	Powell, Tabitha, . . .	England, . . .	\$30 00
22,	Coffin, Susanna, . . .	St. John, N. B., . . .	5 50
22,	Roesch, Herman, . . .	New York, . . .	4 00
22,	Dalton, Thomas, . . .	" . . .	4 00
23,	Jeffcott, Wm., . . .	" . . .	4 00
23,	Bigger, John, Mrs., . . .	New Brunswick, . . .	} 15 00
23,	Bigger, Hattie, . . .	" " . . .	
24,	Murphy, John, . . .	Providence, . . .	1 35
24,	Stackpole, James, . . .	New York, . . .	4 00
26,	Darioli, Catherine, . . .	" . . .	} 4 00
26,	Darioli, Amelia, . . .	" . . .	
26,	Smith, Frank, . . .	Lawrence, . . .	80
26,	McLaughlin, John, . . .	New York, . . .	4 00
26,	Astle, Ann, . . .	Fall River, . . .	1 40
29,	Cottrell, George, . . .	New York, . . .	4 00
July 1,	Clark, Clara, . . .	" . . .	4 00
1,	Jacques, Mary E., . . .	" . . .	4 00
2,	Hardan, Michael, . . .	Fall River, . . .	1 40
6,	Ryan, James, . . .	New York, . . .	4 00
7,	Kimble, Sarah, . . .	Concord, N. H., . . .	} 2 00
7,	Kimble, Dolly, . . .	" " . . .	
8,	Miller, Frank, . . .	Providence, . . .	1 35
8,	Shea, James, . . .	" . . .	1 35
8,	Cates, Ancil, . . .	Eastport, Me., . . .	} 5 00
8,	Cates, Willie, . . .	" " . . .	
9,	O'Brien, Charles, . . .	New York, . . .	4 00
10,	Dunn, Mary, . . .	St. John, N. B., . . .	} 13 75
10,	Dunn, John, . . .	" " . . .	
10,	Dunn, Mary, . . .	" " . . .	
10,	Dunn, Charles, . . .	" " . . .	
10,	English, John, . . .	Portland, . . .	} 3 00
10,	English, Catherine, . . .	" . . .	
11,	Edmonds, Robert, . . .	England, . . .	} 71 00
11,	Edmonds, Sarah, . . .	" . . .	
11,	Edmonds, Beatrice, . . .	" . . .	
11,	Edmonds, Florence, . . .	" . . .	
11,	Edmonds, Mary, . . .	" . . .	
11,	Edmonds, Robert, . . .	" . . .	
11,	Edmonds, Victoria, . . .	" . . .	
11,	Gray, Annie, . . .	" . . .	22 00
11,	Astle, Ann, . . .	" . . .	Free.
11,	Bogart, Julia, . . .	Ireland, . . .	"
15,	Smith, Charles, . . .	Portland, . . .	1 50
15,	Whyres, Susan, . . .	St. John, N. B., . . .	} 7 75
15,	Whyres, Lizzie, . . .	" " . . .	
15,	Whyres, John H., . . .	" " . . .	
16,	Gregersen, Christopher, . . .	New York, . . .	4 00
16,	Carll, George, . . .	Bangor, Me., . . .	8 00
17,	Peters, Peter, . . .	New York, . . .	4 00
20,	Brown, Mary R., . . .	" . . .	4 00
24,	Shea, Mary, . . .	" . . .	} 4 00
24,	Shea, Ellen, . . .	" . . .	
24,	Shea, Thomas W., . . .	" . . .	
25,	Brick, Margaret, . . .	Ireland, . . .	24 00
25,	Lyman, Mary, . . .	Halifax, N. S., . . .	9 00
25,	McCarty, Annie, . . .	England, . . .	} 24 00
25,	McCarty, Timothy, . . .	" . . .	
25,	McCarty, Honora, . . .	" . . .	
27,	Welsh, Edward, . . .	Providence, . . .	1 35
30,	Ferris, Geo. H., . . .	New York, . . .	} 8 00
30,	Ferris, Nellie, . . .	" . . .	
Aug. 3,	Schawve, Charles, . . .	Norwich, Conn., . . .	3 00

GENERAL AGENT'S REPORT.

Persons Removed—Continued.

DATE.	NAME.	WHERE SENT.	EXPENSES
Aug. 5,	Barry, Mary,	New York,	8 00
5,	Barry, Annie,	"	
5,	Barry, John,	"	
5,	Barry, Mary,	"	
5,	Williams, Ellen E.,	Portland,	2 25
5,	Williams, John D.,	"	4 00
6,	O'Riley, Timothy,	New York,	
7,	Kelley, Sarah,	"	4 00
7,	Kirby, Edward,	Providence,	1 50
8,	Dreehan, Mary,	Halifax, N. S.,	Free.
8,	Grady, Annie,	Ireland,	"
10,	Whalen, Jane,	St. John, N. B.,	5 50
11,	Keefe, William,	New York,	4 00
11,	Butler, Chas. R.,	"	4 00
13,	Adams, Frank,	"	4 00
13,	Surprise, Frank,	Rouse's Point, Vt.,	16 00
13,	Surprise, Emeline,	" " "	
13,	& 3 children, names not given,	" " "	
14,	White, Margaret,	St. John, N. B.,	8 25
14,	White, Elizabeth,	" "	4 00
14,	Finn, Mary E.,	New York,	
14,	Finn, Catherine,	"	Free.
15,	Lake, James,	England,	"
15,	Lake, Ruth,	"	"
15,	Lake, Ada,	"	"
15,	Lake, Elizabeth,	"	12 00
15,	Leonard, Catherine,	Rochester, N. Y.,	
15,	Leonard, John,	" "	
15,	Leonard, Annie,	" "	Free.
15,	Killroy, Mary,	Ireland,	"
15,	Killroy, Bridget,	"	"
15,	Brodie, Patrick,	"	"
15,	Lahy, Bridget,	"	"
15,	Lahy, Lizzie,	"	"
15,	Lahy, Mary E.,	"	"
15,	Lahy, Michael T.,	"	4 00
17,	Driscoll, John,	New York,	8 25
20,	Kelly, William,	St. John, N. B.,	
20,	Kelly, Mary,	" "	
20,	Kelly, Patrick,	" "	4 00
24,	Downey, Patrick,	New York,	4 00
24,	Quinn, Bridget,	"	Free.
24,	Hook, Robert,	St. John, N. B.,	5 50
24,	Cogswell, Barbara,	Calais, Me.,	4 00
27,	Buckley, Hannah,	New York,	
27,	Buckley, John J.,	"	1 50
27,	Gillon, James,	Portland,	1 50
27,	O'Brien, John,	"	4 00
28,	Sullivan, Margaret,	New York,	4 00
29,	Doherty, John,	"	4 00
29,	Montague, Henry,	"	4 00
29,	Ryan, Rudolph,	"	40 00
29,	Farrie, Agnes,	Scotland,	
29,	Farrie, Wm. F.,	"	
29,	Farrie, Agnes J.,	"	Free.
29,	Murray, Patrick,	Ireland,	"
29,	Murray, Bridget,	"	9 00
29,	McDonald, Margaret,	Halifax, N. S.,	10 00
29,	Landrey, Honora,	Charlottetown, P. E. I.,	5 40
Sept. 1,	Birmingham, James,	Providence,	
1,	Birmingham, Mary,	"	
1,	Kelly, Thomas,	"	
1,	Kelly, Mary,	"	

PERSONS REMOVED.

Persons Removed—Concluded.

DATE.	NAME.	WHERE SENT.	EXPENSES.
Sept. 1,	Hafey, Michael, . . .	New York, . . .	\$4 00
7,	Curran, John, . . .	St. John, N. B., . . .	} 16 00
7,	Curran, Mary, . . .	" " . . .	
7,	Curran, Mary J., . . .	" " . . .	
7,	Curran, Timothy, . . .	" " . . .	
7,	Curran, Thomas, . . .	" " . . .	
7,	Curran, Margaret, . . .	" " . . .	
7,	Smith, Catherine, . . .	Rockland, Me., . . .	} 8 00
7,	Smith, Patrick, . . .	" " . . .	
7,	Smith, Henry, . . .	" " . . .	
7,	Smith, Dennis, . . .	" " . . .	
7,	Smith, John, . . .	" " . . .	} 1 35
7,	Baldroston, James, . . .	Providence, . . .	
7,	Parkinson, Wm., . . .	" . . .	1 35
8,	Campbell, James, . . .	New York, . . .	4 00
8,	Nagle, Anna, . . .	Ireland, . . .	20 00
8,	O'Connor, James, . . .	England, . . .	Free.
11,	King, Thomas, . . .	Pawtucket, R. I., . . .	1 25
11,	Mullen, James, . . .	New York, . . .	4 00
12,	Beneditti, Ernestine, . . .	Halifax, N. S., . . .	9 00
12,	McKinna, John, . . .	New York, . . .	4 00
12,	Allen, Charles A., . . .	Portland, . . .	1 50
12,	McLoud, Christina, . . .	Montreal, Can., . . .	} 3 00
12,	McLoud, Mary Ellen, . . .	" " . . .	
15,	Brennehan, Michael, . . .	Ireland, . . .	Free.
15,	Brennehan, Alice, . . .	" . . .	"
15,	Ayres, Dan'l C. B., . . .	Augusta, Me., . . .	3 00
15,	Berry, Ellen, . . .	New York, . . .	} 4 00
15,	Berry, Kate, . . .	" . . .	
15,	Berry, John J., . . .	" . . .	
16,	Hayden, James, . . .	" . . .	4 00
17,	Samuelson, Pehr, . . .	" . . .	4 00
18,	Silver, Abigail, . . .	Eastport, Me., . . .	} 10 00
18,	Silver, George, . . .	" " . . .	
18,	Greer, Margaret, . . .	St. John, N. B., . . .	Free.
18,	Greer, Margaret, . . .	" " . . .	"
18,	Greer, Janet, . . .	" " . . .	"
18,	Greer, Nellie, . . .	" " . . .	"
18,	Greer, Isabella, . . .	" " . . .	"
18,	Keegan, William, . . .	Providence, . . .	1 35
22,	Coombs, Samuel, . . .	England, . . .	20 00
22,	Sweeney, Honora, . . .	New York, . . .	4 00
24,	Wright, Martha, . . .	" . . .	4 00
24,	Copeland, Mills, . . .	" . . .	4 00
28,	Quekritt, Celia, . . .	Montpelier, . . .	7 00
29,	Redford, Sarah, . . .	England, . . .	Free.
29,	Gallivan, James, . . .	Ireland, . . .	5 00
29,	Edwards, Bessie, . . .	England, . . .	Free.
29,	Edwards, Elizabeth, . . .	" . . .	"
			\$1,391 16

SIXTH ANNUAL REPORT

OF THE

VISITING AGENT

OF THE

BOARD OF STATE CHARITIES.

1873-4.

REPORT OF THE STATE VISITING AGENT.

REPORT OF THE VISITING AGENT.

VISITING AGENCY, BOARD OF STATE CHARITIES,
STATE HOUSE, BOSTON, October 1, 1874. }

To the Board of State Charities.

GENTLEMEN :—In accordance with custom, a Report of the Visiting Agent is presented, for the year ending September 30, 1874.

During the year there was no change in the duties of the Agency, and but little in its methods, in the amount of its work, in expense, or in the *personnel* of the office.

The duties have been fully stated in former reports; they relate to the children in the care and custody of the State, to those brought before the courts, and to those indentured by cities and towns. Within the year more than four thousand children were dealt with in

VISITING;
IN ATTENDANCE AT COURTS;
UPON APPLICATIONS FOR THEIR RELEASE;
AND IN VARIOUS MINOR WAYS.

VISITING.

This duty extends to "all children maintained wholly or in part by the State"; to those who have been placed out in families from the several state institutions by the inspectors or trustees; to those taken from the courts by the Visiting Agency and placed in charge of persons, or in families, under the authority of the Board of State Charities, and to those similarly located by the "overseers of the poor" of cities and towns. The duty covers all the requirements of state or municipal wardship and guardianship. In performance, it is separate and personal to each juvenile ward of the State outside of the institutions; but to those in the institutions, it is

VISITING.

only general and to the mass, except as special cases may require. The right to visit separately, with private interview, each child in the institutions, is given, as it is in cases of the wards outside, but it is not often thus exercised.

At the commencement of the year now in review, there were thirteen hundred and seventy-four juvenile wards located in families, or in charge of persons, upon indenture, agreement, trial or probation, subject to visitation by this Agency, or classed as elopers to be found by it. They resided in two hundred and fifty-one different cities and towns in this Commonwealth, and in one hundred and seventy-three cities and towns in other States. They went to their respective places as follows :—

	Boys.	Girls.	Total.
From the Reform School,	409	—	409
Nautical School,	36	—	36
Industrial School,	—	81	81
Primary School,	298	147	445
Board of State Charities,	231	59	290
Monson Almshouse,	31	22	53
Tewksbury Almshouse,	4	5	9
Bridgewater Almshouse,	1	1	2
Town Almshouses,	30	19	49
Total,	1,040	334	1,374

There were added to this number, during the year, three hundred and eighty-one children, similarly placed out, as follows :—

	Boys.	Girls.	Total.
From the Reform School,	141	—	141
Industrial School,	—	65	65
Primary School,	59	18	77
Board of State Charities,	76	19	95
Tewksbury Almshouse,	—	1	1
Town Almshouses,	2	—	2
Total,	278	103	381

REPORT OF THE STATE VISITING AGENT.

Making the total number of children to be visited during the year, seventeen hundred and fifty-five, as follows:—

	Boys.	Girls.	Total
Reform School,	550	—	550
Nautical School,	36	—	36
Industrial School,	—	146	146
Primary School,	357	165	522
Board of State Charities,	307	78	385
Monson Almshouse,	31	22	53
Tewksbury Almshouse,	4	6	10
Bridgewater Almshouse,	1	1	2
Town Almshouses,	32	19	51
Total,	1,318	437	1,755

The result of the search for and visits to these children showed them situated as follows at the close of the year:—

Reform School.

Children out October 1, 1873,	404
Gone out during the year,	141
Total to visit,	550

There are at home, or living with friends, having served out indentures, and living steady and reputable lives,	169
At home, doing fairly,	45
Of doubtful reputation, but not openly violating law,	40
Reputation bad,	23
On wages for themselves,	39
In families, on indenture or trial,	66
Absconded from place,	18
Left the country,	9
At sea,	10
Army and navy,	6
Cannot be found,	13
Not visited, gone out recently,	
Escaped from Reform School,	20
Died,	6
Returned to Reform School,	42
Arrested for light offences,	7
In jail,	8
In house of correction,	17
In state prison,	6
	550

VISITING.

Of these, there are now dropped from further visiting care and control, on account of age, death, return or imprisonment, one hundred and fifty-six, leaving three hundred and ninety-four to be visited the ensuing year. In this number are included those boys who have escaped from the institution in years past, and who have not been found, or are not yet twenty years of age.

Nautical School.

There were, subject to visitation, from this institution :—

October 1, 1873, boys, 36

Of these there are—

At home, steady, doing well,	14
At work on wages, steady young men,	12
Idle, bad repute,	4
On a long voyage at sea,	1
Have been in jail, small offences,	2
In the house of correction,	3
	<hr/> 36

All of these boys, having arrived at the ages or conditions beyond the controlling influences of visitation, are now dropped from the visiting list.

Industrial School.

There were out from this School, subject to visitation :—

At the commencement of the year,	81
Went out during the year,	65
	<hr/>
Total to be visited during the year,	146

They are situated at the close of the year as follows :—

Of age, either on wages or living with friends,	17
Time out, living with friends,	8
Married fairly,	9
Dead,	3
Returned to school,	18
Ran away from place,	7
In houses of ill-fame,	2
In hospital,	1
In families under indenture,	36
In families on wages,	20
On probation to friends, doing well,	25
	<hr/> 146

 REPORT OF THE STATE VISITING AGENT.

There are now dropped from further control or care, on account of
age, marriage, death and return, 59

Leaving still under the care and control of the State, as fit subjects
of visitation, 87

Primary School.

There were from this School:—

	Boys.	Girls.	Total
Subject to visitation, October 1, 1873,	298	147	445
Went out from the School during the year,	59	18	77
Total,	357	165	522

These were situated at the close of the year as follows:—

	Boys.	Girls.	Total
In families, on trial or indenture,	263	148	411
Time expired,	23	4	27
Married,	—	1	1
Returned,	25	3	28
Dead,	1	1	2
Discharged,	2	3	5
In jail,	1	—	1
Not found,	—	2	2
Reform School,	3	—	3
Ran away last year,	16	1	17
Ran away this year,	23	2	25
Total,	357	165	522

Deducting those whose terms have expired, the dead, discharged, and such runaways as have reached the age of eighteen, we have for visitation, October 1, 1874:—Boys, 284; girls, 153. Total, 437.

VISITING.

Board of State Charities.

There were in the control of the Board :—

	Boys.	Girls.	Total.
October 1, 1873,	231	59	290
Taken from the courts during the year,	76	19	95
Total,	307	78	385

They are now located as follows :—

	Boys.	Girls.	Total.
In families, on indenture, bargain or trial,	83	34	117
In care of relatives,	81	17	98
At work on wages,	34	9	43
Runaways from place this year,	7	4	11
Runaways from place last year,	5	—	5
Runaways from Primary School this year,	3	—	3
Runaways from Primary School last year,	2	—	2
Removed, not found,	2	1	3
At sea,	2	—	2
In houses of ill-fame,	—	2	2
Married,	1	2	3
Dead,	—	1	1
In State Primary School,	76	8	84
In Reform School,	8	—	8
In jail,	1	—	1
In house of correction,	1	—	1
In state prison,	1	—	1
Total,	307	78	385
Dropped from further care, on account of death, marriage or imprisonment,	11	5	16
Leaving as proper subjects of visitation, October 1, 1874,	296	73	369

REPORT OF THE STATE VISITING AGENT.

Monson Almshouse.

There were remaining at the commencement of the year:—

	Boys.	Girls.	Total.
Of the children placed out from this institution,	31	22	53
There are still in place,	17	16	33
Indentures annulled,	3	—	3
Time expired,	8	5	13
Ran away,	3	1	4
	31	22	53
There are now dropped from further visitation,	13	6	19
Leaving still in the care of the State, upon the visiting list,	18	16	34

These are all under indenture, the boys until twenty-one years of age, and the girls till eighteen.

Tewksbury Almshouse.

At the commencement of the year, there were to be visited:

	Boys.	Girls.	Total.
Of those placed out from this institution, .	4	5	9
Placed out during the year,	—	1	1
Making the number visited during the year,	4	6	10
Of these, there are on wages,	—	1	1
Legally adopted,	2	1	3
Still in place,	1	3	4
Of age, time out,	1	1	2
Total,	4	6	10

Leaving one boy and four girls to visit the coming year.

VISITING.

Bridgewater Almshouse.

Of all the children put out from this institution in years past, there are still in place one boy and one girl.

This boy and girl remain in the same place as at the commencement of the year, and are continued for visitation during the coming year.

City and Town Almshouses.

At the beginning of the year, according to the reports of overseers of the poor, there had been placed out in families forty-nine children from city and town almshouses, upon indenture or agreement, who thereby became subjects of visitation by this Agency. Two other children were brought to this office, making the number to be visited:—Boys, 32; girls, 19. Total, 51. Of these there are now,—

	Boys.	Girls.	Total.
Remaining in place,	23	10	33
Time out, or taken by friends,	7	8	15
Returned to almshouse,	2	—	2
Adopted,	—	1	1
Total,	32	19	51
Leaving at the close of the year in places to be visited,	23	10	33

In the foregoing statements, every one of the seventeen hundred fifty-five children upon the visiting list of the Agency is referred to, and the reference in every case is based upon actual knowledge of the situation and condition of each person. The several visitors of the Agency have had charge of their respective districts several years, and they, having seen every child therein at least once, and most of them several times, each year, have gained quite an intimate acquaintance with all. To this knowledge of the wards of the State, which the Agency obtains from visiting them, is added that which

REPORT OF THE STATE VISITING AGENT.

comes from correspondence with them, with the persons with whom they reside, and from various reports concerning them, that reach the Agency from many sources.

In these statements many classifications of situation and condition have been made, in order that the grades of condition may appear as fully as possible in statistical form. A personal history of each child, which would fully show the ill or well doing of every one, might be given from the records of the Agency, if the space fixed for this Report allowed.

The following table has been compiled from the preceding statements. By it the per cent. of good, bad and doubtful conduct among the juvenile wards of the State residing outside of the institutions appears, as follows:—

	Good.	Doubtful.	Bad.
Reform School, boys,	64	18	18
Nautical School, boys,	75	—	25
Industrial School, girls,	82	12	6
Primary School, boys and girls,	87	8	5
Board of State Charities, boys and girls,	87	8	5
Monson Almshouse, “ “ “	93	7	—
Tewksbury Almshouse, “ “ “	90	10	—
Bridgewater Almshouse, “ “ “	100	—	—
Town Almshouses, “ “ “	95	1	4

Under the head of doubtful are classed all those who have run away from place or institution, or who cannot be found. Many of these are undoubtedly doing well, else they would have been discovered. There is no doubt that seventy-five per cent. of boys from the Reform School are doing fairly.

VISITING.

TABLE No. I.

Condition and Situation of the Juvenile Wards of the State outside the Institutions.

	Reform School.	Nautical School.	Industrial School.	Primary School.	Board State Charities.	Monson Almshouse.	Tewksbury Almshouse.	Bridgewater Almshouse.	Town Almshouses.	Total.
With friends, steady, .	169	14	50	—	98	—	—	—	15	346
With friends, fairly, .	45	—	—	—	—	—	—	—	—	45
Conduct doubtful, .	40	—	—	—	—	—	—	—	—	40
Reputation bad, .	23	4	2	—	2	—	—	—	—	31
Wages, .	39	12	20	—	43	—	1	—	—	115
Trial or indenture, .	66	—	36	411	117	33	4	2	33	702
Ran away from place, .	18	—	7	25	11	4	—	—	—	65
Left the country, .	9	—	—	—	—	—	—	—	—	9
At sea, .	10	1	—	—	2	—	—	—	—	13
Army and navy, .	6	—	—	—	—	—	—	—	—	6
Cannot find, .	13	—	—	19	10	—	—	—	—	42
Gone out recently, not visited, .	6	—	—	—	—	—	—	—	—	6
Escaped from state institutions, .	20	—	—	—	3	—	—	—	—	23
Died, .	6	—	3	2	—	—	—	—	—	11
Returned, .	42	—	18	28	1	—	—	—	2	91
Arrested, .	7	—	—	—	—	—	—	—	—	7
Jail, .	8	2	—	1	1	—	—	—	—	12
House of correction, .	17	3	—	—	1	—	—	—	—	21
State prison, .	6	—	—	—	1	—	—	—	—	7
Married, .	—	—	9	1	3	—	—	—	—	13
Hospital, .	—	—	1	—	—	—	—	—	—	1
Time expired, .	—	—	—	27	—	16	5	—	—	48
Discharged, .	—	—	—	5	—	—	—	—	1	6
Reform School, .	—	—	—	3	8	—	—	—	—	11
Primary School, .	—	—	—	—	84	—	—	—	—	84
Total, .	550	36	146	522	385	53	10	2	51	1,755

A revision of the Agency's visiting list is made at the close of each official year by erasing from it the names of all persons who are no longer subjects for visitation on account of age, death, marriage or other causes. After the revision just made for the year now entered upon—October 1, 1874—the list bears the names of thirteen hundred and sixty-one children—boys, ten hundred and seventeen; and girls, three hundred

REPORT OF THE STATE VISITING AGENT.

and forty-four. Of this number there went out from the control of the—

	Boys.	Girls.	Total.
Reform School,	394	—	394
Industrial School,	—	87	87
Primary School,	284	153	437
Board of State Charities,	296	73	369
Monson Almshouse,	18	16	34
Tewksbury Almshouse,	1	4	5
Bridgewater Almshouse,	1	1	2
Town Almshouses,	23	10	33
Total,	1,017	344	1,361

Of these, seventy-six boys and eight girls, eighty-four in all, are Board of State Charities children, temporarily located in the State Primary School, leaving nine hundred and forty-one boys and three hundred and thirty-six girls, or twelve hundred and seventy-seven children, actually subject to visitation or to be found.

NOTE 1. Twenty-three are boys, runaways from the Reform School, and about thirty runaways from places. The names of runaways are kept upon the visiting list because they are to be found and are likely to be found at any time. More visits are made on account of runaway children than to the same number of any other class.

NOTE 2. None of the Board of State Charities children are ever reckoned as Primary School children, either in or out of that School; all Board of State Charities children are considered as such by this Agency until discharged from the custody of the Board.

None of the Board of State Charities children or any others in the Reform or Industrial Schools are upon the visiting list of the Agency. None of the children now in prisons or criminal institutions who were ever upon the visiting list are now thereon, except less than six, who are retained for special reasons. It is possible that some of the children upon the visiting list may have been referred to twice in the foregoing statements, but it is intended to refer to them only once. Considerably many children, whose names are not retained upon our lists, are visited more or less frequently, and it is safe to say that the number of children actually visited during the year, is greater than the number appearing upon the visiting list—seventeen hundred and fifty-five, excluding all duplicates. I do not know how far the figures of this Report, with reference to children, may agree with those of the state schools, but I am confident those of this office are right.

ATTENDANCE AT COURTS.

ATTENDANCE AT COURTS.

In conformity with the requirements of the law, that the Visiting Agent shall have notice of all complaints against children under seventeen years of age, arising before any magistrate in the Commonwealth, having jurisdiction in cases of juvenile offenders, the Agency received notice of nineteen hundred and ninety cases during the year, from fifty-three different magistrates. These cases arose in one hundred and twenty-eight towns and cities in all sections of the State, although two hundred and twelve towns furnished none. Upon every day of the year, except sixteen, and Sundays and holidays, were cases brought. The highest number in any one day was twenty-three, before six different courts; the average number being more than six a day. Generally, the notice did not precede the hearing more than one day. The facilities of the Agency for attending hearings are such that no real delay in trials is necessary on its account. At the hearing of each of these nineteen hundred and ninety cases, the Agent or his assistant was in attendance, and exercised the privileges and requirements of the statute in the interest of the child and the State,—except in a few instances in which the Agency had full histories of the offenders and a certain anticipation of the results of the hearings, and concerning which cases it had communicated its suggestion in writing. Eighteen hundred and sixty-eight of the complaints were brought against boys, and one hundred and twenty-two against girls. The offences charged were of forty-three kinds, of which seven were against the person, thirteen against property, two against public justice, and twenty-one against chastity, morality and decency.

Seven hundred and thirty cases were brought before seven courts in Suffolk County; three hundred and seventy-five before six courts in Middlesex County; two hundred and forty-five before six courts in Essex County; two hundred and forty-one before nine courts in Worcester County; one hundred and eleven before four courts in Bristol County; ninety-two before four courts in Hampden County; fifty-six

REPORT OF THE STATE VISITING AGENT.

before three courts in Norfolk County ; forty-five before four courts in Plymouth County ; forty before three courts in Berkshire County ; thirty before one court in Franklin County ; nine before two courts in Hampshire County ; eight before two courts in Barnstable County ; three before one court in Dukes County, and three before one court in Nantucket County.

Of the children complained of, twelve were six years of age ; nineteen were seven ; fifty-two were eight ; eighty-seven were nine ; one hundred were ten ; one hundred and eighty-six were eleven ; two hundred and thirty were twelve ; two hundred and fifty were thirteen ; three hundred and eighteen were fourteen ; three hundred and fifty were fifteen ; three hundred and forty-six were sixteen ; twenty-eight were seventeen, and three were eighteen years old.

Upon hearing of the complaints, seventy were dismissed ; two hundred and ninety-six of the persons complained of were discharged ; thirty-two failed to appear, making three hundred and ninety-eight non-convictions. Of the fifteen hundred and ninety-two persons convicted, four hundred and ninety-four were put on probation ; six hundred and fifty-two paid money penalties ; five were held for a higher court ; one hundred and fifty-six went into local or private institutions. Of this number, the Boston School for Juvenile Offenders received eighty-nine ; the Cambridge school twenty-one ; the Lowell school twenty, and the Lawrence school nine. One hundred and eighteen boys were sent to the State Reformatory School ; twenty-one girls were sent to the State Industrial School ; ninety-five were taken by the Visiting Agent, in the name of the Board of State Charities ; forty-eight were sent to criminal institutions, and three complaints were placed on file.

Of the girls complained of, twenty-seven were discharged, and five failed to appear, making thirty-two non-convictions. Of the ninety convicted ones, thirty-two were placed on probation ; twenty-one were sent to the State Industrial School ; nineteen were taken by the Visiting Agent, in the name of the Board of State Charities ; eleven were sent to local insti-

ATTENDANCE AT COURTS.

tutions; six paid money penalties, and one was sent to the State Workhouse.

Of the convicted boys, one in thirteen were sent to the State Reform School; of the girls convicted, one in four were sent to the State Industrial School; showing that the per cent. of commitments to the state institutions is three times as great in cases of girls as in cases of boys found guilty by the courts.

These and other facts relating to juvenile offenders before the courts are summarized in the following tables, Nos. II., III., and IV. Table No. II. shows where the cases arose and the nature of them; No. III. shows the sentences and disposition of the cases by the several magistrates; No. IV. shows a variety of facts concerning the complaints and the persons complained of.

REPORT OF THE STATE VISITING AGENT.

TABLE No. II.—*Offences.*

COUNTIES.	Assault and battery.	Assault with dangerous weapon.	Assault, felonious.	Assault on officer.	Assault, indecent.	Attempt at larceny.	Attempt at breaking and entering.	Attempt to rape.	Attempt to rescue.	Breaking and entering.	Cruelty to animals.	Common drunkard.	Disturbing peace.	Disturbing school.	Drunkenness.	Disturbing religious meeting.	Evading railroad fare.	Embezzlement.	Exposure, indecent.	Fornication.	Gaming.	Idle and disorderly.
BARNSTABLE CO. Probate, . . . E. S. Whittemore, .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BERKSHIRE CO. Probate, . . . Thomas Tucker, . . J. Bradford, . .	1 1 8	- - -	- - -	- - -	- - -	- - -	3 4 1	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
BRISTOL COUNTY. A. Borden, . . . Wm. H. Fox, . . . Milton Reed, . . . Louis Lapham, .	5 - 5 -	- - - -	- - - -	1 - - -	- - - -	- - - -	2 2 1	- - -	- - -	- - -	- - -	- - -	3 - -	- - -	1 2 -	- - -	1 1 1	- - -	- - -	- - -	- - -	1 - -
DUKES COUNTY. Probate, . . .	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ESSEX COUNTY. Probate, . . . Wm. H. Currier, .	10 -	2 -	- -	- -	- -	- -	18 -	4 -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	3 -	- -

COURTS—OFFENCES.

[illegible]

REPORT OF THE STATE VISITING AGENT.

TABLE No. II.—Offences—Continued.

[illegible]

REPORT OF THE STATE VISITING AGENT.

TABLE No. II.—Offences—Continued.

COUNTIES.	Illegal fishing.	Killing birds unlawfully.	Keeping liquor.	Larceny.	Lewd, lascivious and wanton.	Malicious mischief.	Making bonfires.	Obtain'g goods by false pretences.	Night-walking.	Robbery.	Receiv'g stolen goods.	Runaway.	Subornness.	Sale of liquor.	Treason.	Transporting liquor.	Trespass.	Unlawful use of property.	Violation Lord's day.	Vagrancy.	Walking on railroad track.	Total.
BARNSTABLE CO. Probate, . . . E. S. Whittemore, . .	- -	- -	- -	4 3	- -	- -	- -	- -	- -	- -	- -	- -	1 1	- -	- -	- -	- -	- -	- -	- -	- -	4 4
BERKSHIRE CO. Probate, . . . Thomas Tucker, . . . J. Bradford, . . .	- -	- -	- -	1 5 2	1 - -	2 - 14	- - -	- - -	- - -	- - -	- - -	- - -	1 - 1	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	9 11 20
BRISTOL COUNTY. A. Borden, . . . Wm. H. Fox, . . . Milton Reed, . . . Louis Lapham, . . .	- -	- -	- -	13 14 26 1	- - - -	3 6 1 2	- - - -	1 - - -	- - - -	- - - -	- - - -	- - - -	5 1 10 1	- - - -	- - - -	- - - -	2 - - -	- - - -	- - - -	- - - -	- - - -	37 24 46 4
DUKES COUNTY. Probate, . . .	- -	- -	- -	2	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	3
ESSEX COUNTY. Probate, . . . Wm. H. Currier, . .	- -	- -	- -	39 1	- -	3 -	- -	2 -	- -	- -	- -	1 -	2 -	1 -	- -	- -	3 -	- -	- -	1 -	- -	90 2

COURTS—OFFENCES.

[illegible]

REPORT OF THE STATE VISITING AGENT.

TABLE No. II.—Offences—Continued.

COUNTIES.	Illegal fishing.	Killing birds unlawfully.	Keeping liquor.	Larceny.	Lewd, lascivious and wanton.	Malicious mischief.	Making bonfires.	Obtain'g goods by false pretences.	Night-walking.	Robbery.	Receiv'g stolen goods.	Runaway.	Stubbornness.	Sale of liquor.	Trespass.	Unlawful use of property.	Violation Lord's day.	Vagrancy.	Walking on railroad track.	Total.
NORFOLK CO.— <i>Con.</i>																				
F. D. Ely, . . .	—	—	—	4	—	—	—	—	—	1	—	—	—	—	—	—	—	—	—	9
C. H. Drew, . . .	—	—	—	19	—	—	—	—	—	—	—	—	2	—	—	—	—	—	—	27
PLYMOUTH COUNTY.																				
Probate, . . .	—	—	—	2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	3
O. W. Soule, . . .	—	—	—	14	—	9	—	—	—	—	—	—	—	—	—	—	—	—	—	37
A. Mason, . . .	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
Seth Miller, . . .	—	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	4
SUFFOLK COUNTY.																				
H. Bates, . . .	—	—	—	11	—	—	—	—	1	—	—	—	—	—	—	—	—	—	—	18
J. R. Churchill, . . .	—	—	—	5	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	33
W. J. Forsaith, . . .	—	—	—	45	—	7	—	1	—	6	4	—	—	—	—	—	—	—	—	218
E. J. Jones, . . .	—	—	—	91	1	6	—	2	—	1	3	—	—	—	—	—	—	—	—	167
P. S. Wheelock, . . .	—	—	—	102	—	12	—	—	—	—	—	—	5	—	—	—	—	—	—	182
G. W. Warren, . . .	—	—	—	11	—	2	—	—	—	—	—	—	3	—	—	—	5	—	—	26
Boston Municipal, . . .	—	—	—	24	1	6	—	—	—	1	—	—	—	—	—	—	10	—	—	88
WORCESTER CO.																				
Probate, . . .	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	4
C. A. Doway, . . .	—	—	—	—	—	1	—	—	—	—	—	—	2	—	—	—	—	—	—	16

COURTS—DISPOSALS.

W. H. Currier, . . .	3	10	6	38	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2
N. W. Harmon, . . .	-	1	-	9	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	83
N. J. Holden, . . .	1	1	-	14	15	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18
J. R. Newhall, . . .	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42
FRANKLIN COUNTY.																											
Probate, . . .	3	5	-	5	4	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30
HAMPDEN COUNTY.																											
J. G. Allen, . . .	1	1	-	1	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7
J. P. Buckland, . . .	2	6	-	4	-	3	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24
W. H. Morton, . . .	2	11	-	9	5	6	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59
H. B. Stevens, . . .	-	-	-	1	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
HAMPSHIRE COUNTY.																											
Probate, . . .	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
F. D. Richards, . . .	-	2	-	1	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
MIDDLESEX COUNTY.																											
Probate, . . .	15	43	11	70	15	4	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	242
N. Crosby, . . .	1	7	-	10	4	2	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	65
J. T. Joslin, . . .	-	1	1	1	1	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7
N. Morse, . . .	1	3	-	1	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21
P. L. Converse, . . .	-	9	4	12	3	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36
Jos. Rutter, . . .	1	2	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
NANTUCKET COUNTY.																											
Probate, . . .	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
NORFOLK COUNTY.																											
E. C. Bumpus, . . .	1	9	-	3	3	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20

REPORT OF THE STATE VISITING AGENT.

TABLE No. III.—*Disposals*—Continued.

COUNTIES.	Dismissed.	Discharged.	Failed to appear.	Probation.	Cost.	Fine.	Fine and Costs.	Held for Sup. Court.	Taken by priv. Inst'ns.	Plummer Farm School.	Lowell Reform School.	Boston Reform School.	Lawrence Ref. School.	Cambridge Ref. School.	Board State Charities.	State Reform School.	State Industrial School.	House of Correction.	Common Jail.	House of Industry.	State Workhouse.	Fined.	Returned to State R. S.	Total.
NORFOLK COUNTY— <i>Con.</i>																								
E. D. Ely,	-	4	-	1	3	-	1	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	9
C. H. Drew,	-	9	1	7	6	2	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	27
PLYMOUTH COUNTY.																								
Probate,	-	-	1	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
A. Mason,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	1
S. Miller,	1	-	-	1	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
O. W. Soule,	3	12	3	-	5	1	10	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	37
SUFFOLK COUNTY.																								
H. Bates,	-	1	-	1	9	-	-	-	-	-	-	-	-	-	2	8	-	-	1	-	-	1	-	18
J. R. Churchill,	-	4	-	-	3	-	23	-	-	-	-	1	-	-	-	2	-	-	-	-	-	-	-	33
W. J. Forsaith,	4	33	-	76	6	25	7	-	5	-	-	34	-	-	3	9	2	2	9	2	3	-	-	218
E. J. Jones,	10	17	1	36	13	8	13	-	1	-	-	47	-	-	10	-	1	5	2	2	3	-	-	167
E. S. Wheelock,	4	30	-	41	5	74	12	4	5	-	-	3	-	-	-	-	-	-	-	-	-	-	-	182
G. W. Warren,	1	5	-	11	6	-	-	1	1	-	-	2	-	-	-	-	-	-	-	-	-	-	-	26
Boston Municipal,	1	11	-	18	-	34	10	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	-	88
WORCESTER COUNTY.																								
Probate,	-	1	-	3	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	4
C. A. Dewey,	-	4	-	-	2	-	5	-	-	-	-	-	-	-	1	-	2	-	-	-	-	-	-	16

COURTS—DISPOSALS.

[illegible]

REPORT OF THE STATE VISITING AGENT.

TABLE NO. IV.—*Courts and Children.*

COUNTIES.	Number of Cases.	Number of Courts.	COUNTIES.	Number of Cases.	Number of Courts.
Suffolk,	732	7	Berkshire,	40	3
Middlesex,	375	6	Franklin,	30	1
Essex,	244	6	Hampshire,	9	2
Worcester,	241	9	Barnstable,	8	2
Bristol,	111	4	Dukes,	3	1
Hampden,	93	4	Nantucket,	3	1
Norfolk,	56	3			
Plymouth,	45	4	Total,	1,990	53

AGES.	Number of Children.	AGES.	Number of Children.
6 years,	12	14 years,	318
7 "	19	15 "	350
8 "	52	16 "	346
9 "	87	17 "	28
10 "	100	18 "	3
11 "	186		
12 "	238	Total,	1,990
13 "	251		

Girls arrested,	129
How disposed of,—	
Discharged,	27
To Board State Charities,	19
To House of Reformation for Juvenile Offenders,	6
Fine and costs,	6
To Lowell Reform School,	2
On probation,	32
To State Industrial School,	21
To House of Industry,	3
Failed to appear,	5
To State Workhouse,	1
Total,	129

INVESTIGATIONS.

It will be observed that all the cases of juvenile offenders before the courts arose in one hundred and twenty-eight of the cities and towns of the Commonwealth. Forty-three of these places furnished one case each ; fifteen, two each ; fourteen, three each ; ten, four each ; three, five each. Other large places furnished more than five each, while the eighteen cities of the Commonwealth furnished fifteen hundred cases.

INVESTIGATIONS.

Investigations are required of the Agency upon all applications for the release of children from the custody or care of the State authorities by which they may be held, upon applications for release from indentures or agreements, upon application to take children from institutions, upon petitions for adoption made to the courts, upon complaints of ill treatment and for special causes ; beside those which ordinarily arise upon complaints against children before the courts, which are not here taken into account. The aggregate amount of time occupied in making such investigations is considerable. Some single cases require many miles of travel and several days' time to obtain all the facts which are necessary to enable a right conclusion upon the request, proposition or complaint preferred. The duty must always be carefully and often delicately performed, as decisions, which are largely influenced by the investigations, may greatly help or hinder the child, who has already been improved by the kindly influences which the State has supplied through its agencies at a considerable cost.

During the year investigations were made as follows :—

Upon petitions for adoption,	4
Reform School cases,	110
Industrial School cases,	27
Primary School cases,	58
Board of State Charities cases,	19
Tewksbury Almshouse cases,	3
complaints of ill treatment,	8
applications to take children,	55
specially important cases before trial,	9
special cases not otherwise included,	57
Total,	350

REPORT OF THE STATE VISITING AGENT.

Very many applications to take children from the schools were reported upon without making investigations, the Agency having the requisite knowledge for so doing from its extensive acquaintance throughout the State.

ADOPTION — MISCELLANEOUS WORK.

By the terms of the present law the action of this Agency, upon petitions to the probate courts for the adoption of children, is limited to such persons as are supported by the State, by cities and towns or by "charitable institutions incorporated by law." When petitions for the adoption of such are made, notice is sent to the Agent and his consent to the adoption is required. Four cases only, during the year, required his action. Children for adoption are usually sought in private establishments or institutions where business is not controlled by law. Doubtless the inquiries of the probate courts, before which all petitions for adoption must go, serve to secure good homes for the children; but probably there are no inquiries by the courts which discover the birthrights of the children, which the very act of adoption may forever hide.

Miscellaneous Work.—A great variety of business is personally brought to the office of the Agency, and presented by interview, concerning the varied interests, relations and condition of the children under the care of the State, as well as those not under such care, about whom some suggestion or action is desired. It cannot be classified or specially described. It is often very perplexing and difficult to transact. Attention to it is enjoined by the statute, or is permitted, as a means to prevent greater care and expense in other ways, or as a means to promote the welfare of children with the least control and cost.

"To seek out suitable persons who are willing to take and maintain and educate children" is a requirement of the statute. As this work is performed in connection with the visiting, investigations and other business of the Agency, rather than separately, it is referred to under this head. Its amount and

MINORS SUPPORTED BY CITIES AND TOWNS.

value can be seen in a view of the large number of good homes the Agency has found for children and has ready for them at all times.

MINORS SUPPORTED BY CITIES AND TOWNS.

The semi-annual returns to this Agency, which the law requires from "overseers of the poor" of cities and towns, are not promptly or fully made. As made, they are not valuable; only about two-thirds of the towns made reports; one-fourth of the children reported are younger than the law includes in its requirement; nearly one-third are simply aided at their homes, and therefore need not be included in the returns, as the law refers only to those supported by the town and under the control of the overseers of the poor.

The statistics are as follows :—

Number of cities and towns in the State,	340
" " which reported,	227
" " " did not report,	113
" " " reported children,	129
" " " reported no children,	98
of children reported,	418
in Almshouse,	183
in families,	105
of children aided with families,	126
in Insane Asylum,	1
in Idiotic School,	3
	418
able to labor,	153
not able to labor,	249
not stated,	16
	418
physically and mentally sound,	339
defective in mind,	28
" in body,	29
" in mind and body,	6
not stated,	16
	418
of males,	238
of females,	167
not stated,	13
	418

REPORT OF THE STATE VISITING AGENT.

The defective in mind are classified as follows :—

Insane,	3
Feeble-minded,	4
Idiotic,	27

But a few towns report relative to orphanage; from the returns it appears that the fathers of fifty-nine children are dead and the mothers of seventy-two.

It appears that forty-three children were placed out by the overseers,—

In the Almshouse for Destitute Children,	1
St. Vincent Asylum,	1
Little Wanderers' Home,	2
Children's Aid Society,	6
families,	33
	— 43

The ages of the four hundred and eighteen children, as reported, are,—

One year of age,	14	Twelve years of age,	22
Two years of age,	7	Thirteen years of age,	25
Three years of age,	19	Fourteen years of age,	29
Four years of age,	17	Fifteen years of age,	15
Five years of age,	20	Sixteen years of age,	14
Six years of age,	31	Seventeen years of age,	13
Seven years of age,	22	Eighteen years of age,	10
Eight years of age,	28	Nineteen years of age,	8
Nine years of age,	23	Twenty years of age,	15
Ten years of age,	24	Not stated,	49
Eleven years of age,	18		—
Total,			418

CORRESPONDENCE — PERSONS EMPLOYED — EXPENSES.

The correspondence of the year was six thousand and ninety-eight communications received, and four thousand eight hundred and thirteen written. The copied communications sent occupied three thousand seven hundred and nineteen pages of letter-press book.

Eight persons beside the Agent were continually employed throughout the year in the work of the Agency. Four other persons were each employed a portion of the year, but their

PERSONS EMPLOYED—EXPENSES.

united services were not greater than that of one person for a year. Mrs. Jennie L. Thomas, voluntarily retired in September from the Agency, after a service therein of several years. Messrs. Bernard B. Vassall, Gordon M. Fisk, B. Berkley Johnson, George H. Hull, Abraham G. Hart, and Mrs. M. B. Copeland continued their connection with the Agency as assistants and visitors. Mr. Henry A. Smith and Mrs. Jennie L. Thomas were permanently employed as clerks in the office. George E. Farley, George L. Tilton and Edward D. Endicott, were temporarily employed in the office. The several assistants and visitors had in charge the same districts as in previous years. Mr. Vassall, in addition to the care of his district, had charge of the visitation and records of the Agency. Mr. Johnson, in addition to personal attendance upon the courts of Boston and vicinity, had special charge of the court work of the office. I desire to put upon record the statement that all of these persons have faithfully and intelligently performed their duties in their relations to the Visiting Agency. Not one of all the persons now of, or lately employed in, this office, accepted in any year, as vacation, the amount of time which the constituted authorities of the State have fixed therefor as the privilege of persons in the service of the State; while their days' work, on an average, have exceeded the number of hours fixed by state authority as those of an official day. The service of the Agency is of such a character that those engaged therein sometimes have to begin the work of the day as early as six in the morning and continue until late in the evening. Courts miles away from Boston, at which the Agency is to be represented, are sometimes held as early as eight in the morning, and sometimes in the evening. The State should recognize and appreciate services so thoroughly and honestly rendered.

The expenses of the Agency for the year exceeded those of the preceding year by two hundred ninety-five dollars and fifteen cents. This slight increase is chargeable to the account of travelling expenses. The privileges of the Agency were not as great in that particular as formerly. The expenses are tabulated as follows :—

REPORT OF THE STATE VISITING AGENT.

Expenses from Oct. 1, 1873, to Oct. 1, 1874.

Salaries,	\$13,687 34
Travelling expenses,	1,732 90
Transportation, clothing, subsistence, and medical attendance for children,	691 82
Books and stationery,	431 98
Telegraph, express, and postage,	156 34
Capturing runaways,	27 50
Miscellaneous,	70 71
	<hr/>
	\$16,798 59

FIVE YEARS' REVIEW.

Five years and two months having elapsed since the Visiting Agency was established, it seems proper to review that part of its work which was new with the Agency and yet is peculiar to it.

The plan of placing children in families from the state institutions had been in operation many years before this Agency was established, and, for a time before, the wards of the Commonwealth thus located in families had been in part visited by different agents, under different authorities, as circumstances allowed. Visiting was first made a statute requirement in the Visiting Agency Act, and then began to be regularly performed to all the wards of the State by our Agency and authority.

The entirely novel work of attendance at courts by a State Agent, in the interest of juvenile offenders, by statute provision, began with the Agency. As an accompanying provision of law, magistrates were empowered to place convicted children in the custody of the Board of State Charities, upon request of the Visiting Agent, with a view to locating such children in families, directly from the courts, without their passage through institutions. To show the results of these new methods of dealing with juvenile offenders for a term of years, this review is made.

During this time, seven thousand eight hundred and eighty-eight complaints against juvenile offenders under seventeen years of age—of which the Agency had notice—were heard before the several courts of the State; against seven hun-

REVIEW.

dred and twenty-eight children were complaints made more than once each, the number of different children complained of being seven thousand.

In the five years the number of cases was,—

In 1869-70,	799	In 1872-73,	2,009
1870-71,	1,463	1873-74,	1,990
1871-72,	1,627		

The number of courts having jurisdiction was,—

In 1869-70,	20	In 1872-73,	45
1870-71,	22	1873-74,	53
1871-72,	39		

Upon the seven thousand eight hundred and eighty-eight complaints—

There were sentenced to the State Reform or Nautical School,	766
“ “ “ “ State Industrial School,	128
“ “ committed to the Board State Charities,	495
“ “ “ “ City Institutions,	385
“ “ “ “ County Institutions,	78
“ “ “ “ State Workhouse,	2
“ “ Fined,	2,080
“ “ Discharged	1,503
“ “ Put on probation,	2,256
Failed to appear,	154
Held for the Superior Court,	20
Transferred to other courts,	3
Complaints placed on file,	18
Total,	7,888

Of those sentenced to the Reform School, forty-three appealed therefrom successfully, and were not sent to the School.

With the children committed to the Board of State Charities, and with those put on probation, the Agency has had most to do; its suggestions at the courts largely influenced disposals in these two ways.

During the five years and a fraction, the Visiting Agent took from the courts four hundred and ninety-five children who had been convicted of offences, and provided for them

REPORT OF THE STATE VISITING AGENT.

without commitment to criminal or reformatory institutions. Twenty-nine other children were introduced to the Agency by magistrates who did not choose to entertain complaints against them, and were provided for by the Agency as permitted by sections 5 and 8 of chapter 359, Acts of 1870. These twenty-nine children were never in the legal control of the Board, but are referred to in connection with the four hundred and ninety-four whom the Board received upon mitimusses. The status or location of these five hundred and twenty-four children, at the date of this Report, appears in the following tabular statement:—

	Boys.	Girls.	Total.
Never legally in control of the Board,	21	8	29
Over twenty-one years of age,	10	1	11
Dead,	1	4	5
Married,	—	10	10
Discharged by the Board,	8	—	8
In State Prison,	1	—	1
In House of Correction,	5	—	5
In Jail,	1	—	1
In House of Industry,	1	—	1
In House of Reformation for Juv. Offenders,	2	—	2
Committed to Nautical School,	8	—	8
Committed to Reform School,	27	—	27
Committed to Industrial School,	—	9	9
Taking care of themselves—20 years old,	13	5	18
Out of the State, at sea, etc.,	16	3	19
In Truant School,	1	—	1
In House of the Good Shepherd,	—	1	1
In Home of Boston Children's Aid Society,	1	—	1
In House of Angel Guardian,	1	—	1
Escaped from Primary School,	7	2	9
Escaped from custody of Visiting Agent,	2	—	2
Cannot be found,	1	5	6
In Primary School,	76	8	84
Runaways not found,	9	2	11
In place, bargain made,	10	1	11
In place, on wages,	19	9	28
In place, indenture recommended,	17	—	17
In place, indentured,	17	3	20
In place, on trial,	48	27	75
In care of friends,	86	17	103
	409	115	524

REVIEW.

All of the twenty-nine, "never legally in the control of the Board," have now passed from the care of the Agency. None of them, after coming under the care of the Agency, were before the courts as juvenile offenders. Of the eight committed to the Nautical School, all of whom, with two exceptions, are now twenty years of age, three are at sea, two are at work for themselves and doing well, one is at home with his parents, one was sent to sea and one ran away from place. The latter two have not since been heard from. Of the nine committed to the Industrial School, eight are yet there; one ran away from place and has not since been heard from. Of the twenty-seven committed to the Reform School, nineteen are yet there, two are in houses of correction, one has died, one is in the State Workhouse, one has been returned to Ireland, and three are in places, doing well.

Of the whole number of persons,—five hundred and twenty-four,—included in this table, sixty-five per cent. have done well; the conduct of nine per cent. of them has been doubtful or unknown; ten per cent. have done badly, and sixteen per cent. are in the Primary School,—nearly all of whom are doing well. It is correct to say that eighty per cent. of the children taken from the courts by the Visiting Agency, during five years, have done well.

The policy of putting juvenile offenders on probation, when convicted before the courts, instead of sending them into reformatory or criminal institutions, or even placing them in the custody of the Board of State Charities, in all possible instances, especially in cases of first offence, has always been urged upon the courts by the Visiting Agency, as salutary for the child, and as safe for the Commonwealth. This policy did not appear to be a right one, in the view of some officers and other persons; it has been somewhat strongly declared against; but the results of its working, for a period of five years, as shown by the statements, are very satisfactory, and are altogether favorable to it as a method of dealing with a large class of juvenile offenders. The restraints of probation proved to be sufficient, in most cases, to deter from a repetition of offence, while it left no indelible offensive mark upon

REPORT OF THE STATE VISITING AGENT.

the offender, to be observed and remembered against such person in after years.

Upon the hearings of the seven thousand eight hundred and eighty-eight complaints during the five years, two thousand two hundred and fifty-six of the convicted children were put on probation. Of this number, two hundred and seventy-seven were re-arrested, and two hundred and forty-three, or about eleven per cent. of all the probationers, were convicted a second time. The following table, compiled from our statistics, will show, that—

Of those who, at the first trial, were discharged, 7 per cent. were re-arrested and convicted.

Of those who were dismissed without trial, 9 per cent. were re-arrested and convicted.

Of those who were committed to Reform School, $9\frac{7}{10}$ per cent. were re-arrested and convicted.

Of those who were committed to jail, $12\frac{5}{10}$ per cent. were re-arrested and convicted.

Of those who were fined, $15\frac{8}{10}$ per cent. were re-arrested and convicted.

Of those who were put on probation, 11 per cent. were re-arrested and convicted.

Of those committed to Board of State Charities, nearly 6 per cent. were re-arrested and convicted.

Thus it will be seen, that the smallest per cent. of the persons brought before the courts a second time, was from those committed to the Board of State Charities; while only one other class of those not incarcerated,—those discharged,—furnished a smaller per cent. than did the probationers.

A wrong belief seems to prevail with those who should have a correct knowledge, so far as they have any, concerning the results of the present methods of dealing with juvenile offenders. Such ones declare that the methods of probation, and of commitment to the care of the Board of State Charities, are failures; while the fact is, no other methods have so effectually prevented offence, or have been found so well adapted to the welfare of a large class of offenders, and to the protection of communities, as these. A late city marshal declared in his report, that in nearly every case of a juvenile offender taken

REVIEW.

in charge of the Board of State Charities, the means used had failed, and the person had returned to old ways and haunts; while the fact was, but a single person of all the many from that city, provided for by this Agency, in the name of the Board, had again given its police or magistrates trouble.

The following Tables, Nos. V., VI., VII., VIII. and IX., refer to the seven hundred and twenty-eight children, already mentioned, who were arrested more than once in the five years. In the statement, these persons are divided into six classes: those arrested twice; those arrested three times, and so on; each table relates to only one class; for example, the persons mentioned in No. IX. are not among those referred to in No. V. Each table shows what disposal was made of the case upon the first hearing, and also upon the subsequent one or more. It will be observed, that in Tables VII., VIII. and IX. certain ones appear as committed to the Reform School more than once. They were not recommitted by a new sentence, but were generally returned upon the original complaint, upon information to the court by the Visiting Agency, that the person belonged to the School.

REPORT OF THE STATE VISITING AGENT.

TABLE No. V.

Facts concerning Six Hundred and Ten Children brought before the Courts twice each.

[Division No. 1 shows results of trials on first complaint. Division No. 2 shows results of trials on second complaint.]

DIVISION No. 1.																	DIVISION No. 2.																
Probation.	Discharged.	Fine and Costs.	No trial.	House of Correction.	State Industrial School.	State Reform School.	Nautical School.	Board of State Charities.	House of Reformation for Juvenile Offenders.	Jail.	House of Industry.	Lowell House of Reformation.	Cambridge Workhouse.	State Workhouse.	Superior Court.	Total.																	
63	22	39	2	7	2	40	9	11	19	5	2	3	1	—	—	225																	
22	37	9	5	3	2	12	1	7	6	1	2	2	1	1	—	111																	
34	26	57	1	1	—	22	4	3	8	—	3	1	—	—	—	160																	
3	3	1	—	2	2	7	—	7	—	—	—	—	—	—	—	25																	
3	—	—	—	—	—	—	1	—	2	—	1	—	—	—	—	7																	
3	5	4	—	—	—	2	—	1	1	—	—	—	—	—	—	16																	
6	1	1	2	—	—	2	1	1	—	—	—	—	—	—	—	14																	
5	5	5	1	3	—	17	2	2	1	—	—	—	—	—	2	43																	
—	—	—	—	1	—	—	—	—	—	—	—	—	—	—	—	1																	
1	—	—	—	—	—	1	1	—	—	1	—	—	—	—	—	3																	
—	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	3																	
—	1	—	—	—	—	—	1	—	—	—	—	—	—	—	—	2																	
140	101	116	11	17	6	103	20	32	37	7	9	6	2	1	2	610																	
																	Total,																

CHILDREN ARRESTED MORE THAN ONCE.

TABLE No. VI.
Facts concerning Eighty-nine Children arrested three times each.

[Division No. 1 shows the results of trials on first complaint. Division No. 2 shows results of trials on second complaint. Division No. 3 shows results of trials on third complaint.]

	DIVISION No. 2.										DIVISION No. 3.											
	Discharged.	Probation.	Fine and Costs.	No trial.	Nautical School.	Reform School.	Jail.	House of Ref. for Juv. Off.	Board of State Charities.	Total.	Discharged.	Probation.	Fine and Costs.	No trial.	Reform School.	House of Ref. for Juv. Off.	House of Correction.	Board of State Charities.	House of Industry.	Cambridge Workhouse.	Nautical School.	Total.
Probation,	6	16	9	1	3	3	1	2	-	41	4	6	8	2	8	9	1	1	1	1	-	41
Discharged,	4	4	5	-	1	2	-	-	-	16	1	4	4	1	3	-	2	-	-	-	1	16
Fine and Costs,	4	2	5	-	-	3	-	-	-	14	4	1	3	-	4	-	1	-	-	-	-	14
Board of State Charities,	-	1	-	-	-	-	-	-	2	3	-	2	-	-	-	-	-	1	-	-	-	3
House of Ref. for Juv. Offenders,	-	1	-	-	-	1	-	-	-	2	1	1	-	-	-	-	-	-	-	-	-	2
No trial; withdrawn,	2	-	1	2	-	-	-	-	1	6	-	2	-	1	1	-	1	1	-	-	-	6
Nautical School,	-	2	-	-	-	-	-	-	-	2	-	1	-	-	1	-	-	-	-	-	-	2
State Reform School,	-	1	-	-	-	1	-	-	1	3	-	-	1	-	1	-	-	1	-	-	-	3
House of Correction,	-	-	-	-	-	-	2	-	-	2	1	-	-	-	-	-	1	-	-	-	-	2
Total,	16	27	20	3	4	10	3	2	4	89	11	17	16	4	18	9	6	4	1	1	1	89

REPORT OF THE STATE VISITING AGENT.

TABLE NO. VII.

Facts concerning Twenty-one Children arrested four times each, each Child designated by number. The result of four trials is shown in each case.

Number.	First time.	Second time.	Third time.	Fourth time.
1,	Reform School,	H of Ref. Juv. Offend's,	Probation,	Reform School.
2,	Probation,	Fine and Costs,	Probation,	Probation.
3,	Reform School,	Probation,	Reform School,	Probation.
4,	Probation,	Probation,	H. of Ref. Juv. Offend's,	Probation.
5,	Reform School.	Fine,	Reform School,	Reform School.
6,		Nautical School,	Discharged,	House of Correction.
7,		Probation,	Probation,	Fine and Costs.
8,		Probation,	Discharged,	H. of Ref. Juv. Offenders.
9,	Probation,	Probation,	Reform School, appeal,	Cambridge Workhouse.
10,	Fine and Costs.	Fine and Costs,	House of Industry,	House of Industry.
11,		Discharged,	Discharged,	Probation.
12,		Probation,	Discharged,	House of Industry.
13,		Fine and Costs,	Fine and Costs,	H. of Ref. Juv. Offenders.
14,		Discharged,	Discharged,	Fine and Costs.
15,		Probation,	Discharged,	House of Industry.
16,	Discharged,	Superior Court,	Fine and Costs, appeal,	Reform School, appeal.
17,	Discharged,	Probation,	Probation,	H. of Ref. Juv. Offenders.
18,	Probation,	Discharged,	Probation,	Probation.
19,	Discharged,	House of Cor., appeal,	Superior Court,	House of Industry.
20,	Probation,	Discharged,	Discharged,	H. of Ref. Juv. Offenders.
21,	Probation,	Probation,	Discharged,	Discharged.

CHILDREN ARRESTED MORE THAN ONCE.

TABLE NO. VIII.
Facts concerning Three Children arrested five times each, each Child designated by number. The result of five trials is shown in each case.

NUMBER.	First time.	Second time.	Thlrd time.	Fourth time.	Fifth time.
1, . . .	Probation, .	Fine and Costs, .	Probation, .	Probation, .	Superior Court.
2, . . .	Reform School, .	Board State Charities, .	Board State Charities, .	Reform School, .	Reform School.
3, . . .	Reform School, .	Reform School, .	Fine and Costs, .	Probation, .	Fine and Costs.

TABLE NO. IX.
Facts concerning Five Children arrested six times each, each Child designated by number. The result of six trials is shown in each case.

NUMBER.	First time.	Second time.	Thlrd time.	Fourth time.	Fifth time.	Sbth time.
1, . . .	Fine and Costs, .	Discharged, .	Discharged, .	Discharged, .	Reform School, .	Fine and Costs.
2, . . .	Fine and Costs, .	Fine and Costs, .	Reform School, .	Fine and Costs, .	Reform School, .	Reform School, .
3, . . .	Reform School, .	Reform School, .	Reform School, .	Probation, .	Probation, .	appeal.
4, . . .	Discharged, .	H. R. for J. Off., .	Probation, .	Probation, .	H. R. for J. Off., .	H. of Correction.
5, . . .	Probation, .	Fine and Costs, .	Discharged, .	H. R. for J. Off., .	Discharged, .	Fine and Costs.
						H. R. for J. Off.

REPORT OF THE STATE VISITING AGENT.

CONCLUSION.

In conclusion, it may be remarked that the visitation of the Agency shows that the juvenile wards of the State in families outside of its institutions are well situated, that their conditions have been improved by thus locating them, and that the plan of putting children in families is a most excellent one for the State and the children. The permissions, requirements and methods of the present law in reference to juvenile offenders are safe and salutary. In their exercise, the number of children committed and held in reformatory institutions in the State has been reduced nearly one-half, while the conduct of children throughout the Commonwealth to-day is as good, if not better, than at any former time. The expense for the care and maintenance of children by the State has been much reduced since the Agency began its work, by reason of the provision it has made for many in families, where they are self-supporting, who otherwise would have been dependents in institutions.

Although the number of girls in the Industrial School is much less than formerly, the number in proportion to boys held in the Reform School is still in excess of the proportion of girls to boys similarly held in other States.

The Agency is under obligations to the officers of state institutions, to those of the Temporary Home (Chardon Street, Boston), to the Matron of the Boston Temporary Home for Destitute Children, and others, for courtesies and favors received.

Thanks are due to the managers and superintendents of the Eastern; Boston and Maine; Boston and Albany; Old Colony; Boston, Clinton and Fitchburg; Connecticut River; Providence and Worcester; Boston and Providence; Boston, Hartford and Erie; Boston, Barre and Gardner; Framingham and Lowell; New Haven and Northampton, and Athol and Enfield Railroads, for favors received.

Very respectfully,

GARDINER TUFTS, *Visiting Agent.*

ELEVENTH ANNUAL REPORT

OF THE

SECRETARY

OF THE

BOARD OF STATE CHARITIES.

1873-74.

SECRETARY'S REPORT.

PRELIMINARY.

To the Board of State Charities :

GENTLEMEN :—I submit the Eleventh Annual Report, covering the year ending September 30, 1874.

My predecessor as Secretary of the Board of State Charities, the Hon. Edward L. Pierce, who had previously, in October, 1873, expressed a desire to retire and engage in private business, definitely resigned on the fifth of February last ; but, in compliance with the request of the Executive, he remained in charge of the office till the end of March, when he finally withdrew, and the Board thereupon elected one of its own number (Mr. Sanborn) to act as Secretary till the vacancy should be filled by the Governor.

My appointment to the Secretaryship bears date June 30, 1874, and I took the oath of office on the following day ; but circumstances beyond my control prevented me from assuming the duties of the position till nearly a month later. Generally familiar with the charitable and reformatory work in which the Board is engaged, I was without experience in the detail of labor devolving upon me as Secretary, and the greater part of the real accomplishment of the office since the date at which I took charge, is to be credited to the faithful and efficient clerks who have so materially assisted those preceding me.

At the July meeting of the Board, before I could enter on duty, the Secretary was directed to prepare and print a Manual, in which should be included the Acts establishing the Board and its several departments, those immediately relating to the institutions over which it has supervision, and

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those affecting the classes of persons for whom these institutions are provided, with references to the minor statutes modifying the duties and powers of the Board and its subordinates, and an appendix embodying the by-laws of the Board and the settlement laws of Maine, New Hampshire, Vermont, Connecticut and Rhode Island. This Manual for the use of the Board, prepared to the best of my ability, was issued from the press in November. It represents what work I was able to do, beyond attending to the current business of the office, up to the time when I began writing this Report. A Secretary familiar with the laws that the Board must keep within its vision, while discharging the duties and meeting the responsibilities imposed by the Commonwealth, would probably have prepared it with a fourth of the labor it cost me.

The Board suggested to me as a topic to be treated in this Report, "The Sanitary History and Condition of the various State Institutions." With ample time to examine these institutions and opportunity to study their history, I should have been more than willing to comply with the desire of the Board. But I could not, this year, treat the subject with either such knowledge or such thoroughness as it merits and ought to have. A hurried and half-digested report upon the topic would have been a discredit to the Board; and, therefore, it seemed wisest, so far as the Secretary is concerned, to entirely refrain from writing upon it at present.

The expenses of this office for the year ending September 30, 1873, have been \$7,920.07, made up as follows:—

Salary of the Secretary,	\$2,250 00	
Salaries of clerks,	4,828 17	
	<hr/>	\$7,078 17
Printing and stationery,	\$669 85	
Postage, expressage and telegrams,	122 51	
Books, binding and newspapers,	46 67	
Incidental office expenses,	2 87	841 90
	<hr/>	
Total,		\$7,920 07

INTEREST IN PUBLIC CHARITIES AND PRISON REFORM.

Since the close of the last official year the State of Kansas has established a Board of Commissioners of Public Institutions, the duties of which are, in some respects, similar to those of our Board of State Charities. There are now, therefore, in the United States nine boards, or commissions, charged with the general oversight of charitable and reformatory work in the States where they exist. The dates at which they were established are as follows: Massachusetts, 1863; New York, 1867; Rhode Island, Pennsylvania and Illinois, 1869; Wisconsin and Michigan, 1871; Connecticut and Kansas, 1873.

A conference of delegates from these boards was held in the city of New York last May, at which the States of Massachusetts, New York, Connecticut and Wisconsin, were represented. The subjects considered at this Conference were: "The Duty of States toward their Insane Poor," "The Laws of Pauper Settlement," "The Best Mode of Administering Poor-Law Relief," and "Uniformity of Statistics relative to Crime and Pauperism." The Conference appointed a committee on the last-mentioned subject, which reported a Form for Statistical Inquiry at an adjourned meeting held in September, with a recommendation that it be generally used, and it has been adopted by our Board. Such response to the inquiries as it is possible to make will be found in this Report and the accompanying tables.

The National Prison Association of the United States held its third annual meeting in St. Louis last May. Reports were made by standing committees of the Association, on Criminal Law Reform, Police, Prison Discipline, Discharged Convicts, and Reformatory Work. The discussions elicited by these reports were quite generally participated in by the best men in attendance. The Secretary of the Association presented a long report on the Penal Institutions and Juvenile Reformatories of the United States, which was, perhaps, the most complete collection of penitentiary and reformatory statistics ever made in this country. A dozen papers were submitted relating to the present state of the prison question in different parts of the civilized world, most

SECRETARY'S REPORT.

of which were prepared by specialists resident of the countries to which they severally related. More than half of the States of the Union were represented at the meeting, as were also the State Boards of Charities of Michigan, Illinois, Wisconsin and Pennsylvania. The Transactions of the Association have been published in an octavo volume of nearly seven hundred pages.

The American Social Science Association is becoming an important auxiliary to the various state boards and commissions engaged in charitable and reformatory work. At its meeting in the city of New York, last May, a number of papers were presented that members of such boards and commissions cannot afford to omit reading. During the session of the Association there was held the Conference of Boards of Public Charities, of which mention has already been made. There was also held a joint Conference of Boards of Health and Boards of Public Charities, in the debates of which much was said that is of interest to those engaged in reformatory labor. The Transactions of the Association have been published in two volumes.

Abroad, the subject of prison reform continues to enlist the active sympathy of many humane and able men. In Denmark, the Crofton system of progressive classification has lately been applied to the prisons of the kingdom. In Sweden, a school for the special education of prison officers has been established, and juvenile reformatories of the Mettray sort are to be opened and tried. In Norway, an effort of good promise is making to reorganize and reform the penitentiary system. In Switzerland, the principle of provisional liberation has been introduced into the system of penal administration, and the establishment is near at hand of an industrial school for juvenile dependents and delinquents. In Holland, the old penal code has given place to a new one of a more enlightened character. In Italy, a training-school for prison officers is reported as achieving a success, and the agricultural penal colonies for prisoners convicted of minor offences are doing well, while the Royal Commission's new and improved penal code finds favor. In France, the National

PRISON REFORM ABROAD.

Penitentiary Commission, after nearly three years of inquiry and investigation, is preparing various laws intended to effect a thorough reformation of the prison system of that country. In Russia, the general supervision of prison matters will probably be delegated to a central bureau in the Department of Justice, and there are numerous indications of reform and amelioration in the management of prisons. In Germany, the authorities are carefully examining the affairs of the local prisons, and accumulating reports and statistics on which to base measures for their improvement. In England, a movement is on foot, which it is reported will undoubtedly succeed, to secure the creation of a Royal Commission for the study of the whole prison question. And it has already been determined to hold, in 1876, another International Prison Congress, similar to that at London in 1872. In all this there is much of cheering import to workers in the reformatory field throughout the United States.

The Report of your Secretary will include a review of recent legislation concerning the charitable and correctional system of the Commonwealth, an abstract of the reports of the various institutions under the supervision of the Board, and a summary of the Pauper returns for the year, with such suggestion and comment relative to the facts and figures presented as may seem allowable on the part of one so new to the work as I am. The order observed in the Report is as follows :—

- I. RECENT LEGISLATION AND ITS EFFECTS.
- II. INSTITUTIONS OWNED BY THE STATE.
- III. INSTITUTIONS AIDED BY THE STATE.
- IV. PRISONS AND REFORMATORIES.
- V. PAUPERISM IN THE STATE.

SECRETARY'S REPORT.

P A R T F I R S T.

RECENT LEGISLATION AND ITS EFFECTS.

STATUTES OF 1874.

1. *New Settlement Law.*

[Chapter 274.]

The laws on the settlement of paupers in this Commonwealth were codified in the Act of February, 1794, and that Act, with some minor changes, is embodied in chapter 69 of the General Statutes of 1860. It is in many respects a harsh law, especially in its provisions relative to women; and its enforcement necessitated proceedings on the part of officials, that were repugnant to a kindly disposition. With the first year of its existence, this Board began to urge modifications. Its recommendations and suggestions have been pressed upon governors, legislatures, committees, by personal conference, formal communication, and in annual reports. In the Eighth Annual Report of the Secretary, pp. 8-19, it was shown that only seven States, besides our own, made the possession of property a means of gaining settlements; viz., Vermont, New Hampshire, Rhode Island, Connecticut, New Jersey, Pennsylvania and Delaware; and of these, only the last three require residence upon the estate owned. Other States merely prescribe a certain period of continuous residence, the same for unmarried women as for men, irrespective of the possession of property, or even of the payment of taxes. This period is five years in Maine; three in South Carolina; one in New York, Virginia, West Virginia, North Carolina, Ohio, Indiana, Michigan, Wis-

RECENT LEGISLATION—OLD SETTLEMENT LAW.

consin, Iowa, Minnesota, Missouri and Oregon; six months in Illinois, Kansas and Mississippi; and but a bare thirty days in Nebraska. Several of the modifications favored by this Board had been adopted by the Legislature, and the law as it stood a year ago, was more liberal in various particulars than that of 1860. Under it, settlements might be acquired by any adult person, irrespective of citizenship, in his or her right, in any city or town in the State:—

I. By ten years' continuous residence therein, accompanied by the payment of all taxes, duly assessed, for any five years within said time, or, in the case of an unmarried woman, by such residence, without receiving relief as a pauper, or being convicted of crime.

II. By a residence of three successive years on his or her estate, of inheritance or freehold, situated therein.

III. By the possession of an estate, the principal of which shall be set at \$200, or the income at \$12, in the valuation of estates, made by assessors, and being assessed thereon for all taxes for five years successively, if the person dwells or has his home in the place where such assessment is made.

IV. By being chosen, and actually serving one whole year, as clerk, treasurer, selectman, overseer of the poor, assessor, constable, or collector of taxes therein.

V. By being settled as an ordained minister therein.

VI. By being admitted as an inhabitant therein at a legal meeting held under a warrant containing an article for that purpose.

VII. By dwelling and having a home in an unincorporated place at the time of its incorporation into a town.

VIII. By setting up and carrying on a lawful trade for five years in any place, provided that the person, while a minor, has served a four years' apprenticeship in said trade and place, and has set up the trade within one year after the expiration of the term of apprenticeship.

IX. By continuous service, for not less than one year, during the recent civil war, in the naval or military forces of the United States, as a part of the quota of any city or town under a call of the President, or by death or disablement, from wounds or disease received or contracted while engaged in such service, or while a prisoner in the hands of the enemy.

SECRETARY'S REPORT.

Under the same law, a derivative settlement might be gained :—

I. By married women, who followed and had the settlement of their husbands, if they had any within the State ; otherwise such women retained any settlement they themselves had at the time of marriage.

II. By legitimate children, who followed and had the settlement of their father, if he had any within the State, until they gained a settlement of their own ; if he had none, then they followed and had the settlement of their mother, if she had one ; but they could not gain a settlement by birth in the place where they were born, if neither of their parents had a settlement there.

III. By illegitimate children, who followed and had the settlement of their mother, if she had any within the State at the time of their birth ; but they did not gain a settlement by birth, unless their mother then had a settlement in the place where they were born.

IV. By the wife or widow, and the minor children, of any man who served in the army or navy of the United States, during the recent civil war, for not less than one year, as a part of the quota of any city or town under a call of the President, or of any man who suffered death or disablement, from wounds or disease received or contracted while engaged in such service, or while a prisoner in the hands of the enemy.

The law of the present year, passed with but a slight modification in the form recommended by this Board, makes some material changes, and will eventually "settle" a large number of persons. In reporting it, the legislative committee said : "It does not change existing settlements. Every settled person is to remain where he now belongs, until that settlement is defeated and a new one gained in the ordinary course of law. It does not interrupt or defeat any settlement in process of acquisition. This is to be completed, as before, under existing laws. It does not change the principles underlying the present laws, but merely adapts them to the exigencies of the present day, by shortening the time and lessening the number of taxes required for settlement. It gives all settled persons a fair and equal start, by allowing

RECENT LEGISLATION—SETTLEMENT LAW OF 1874.

them to commence now to gain a new settlement under its provisions. It provides liberally for the unsettled, by giving all a settlement who can show a continuous residence of five years, and the payment of three taxes within that time, whether the residence and taxation be wholly before, or wholly after, or partly before, and partly after, its enactment. It relieves the most pressing claim brought to the attention of the Legislature, by giving women a settlement by five years' residence, providing within that time they have not been paupers. And, finally, it exempts from its benefits the present state pauper inmates of the public institutions—to the end that no injustice may be done to any city or town.” The full text of the Act is as follows:—

SECT. 1. Any person of the age of twenty-one years, who resides in any place within this state for five years together, and pays all state, county, city or town taxes, duly assessed on his poll or estate, for any three years within that time, shall thereby gain a settlement in such place.

SECT. 2. Any woman of the age of twenty-one years, who resides in any place within this state for five years together, without receiving relief as a pauper, shall thereby gain a settlement in such place. The first section of the three hundred and ninety-second chapter of the acts of eighteen hundred and seventy is hereby repealed.

SECT. 3. No existing settlement shall be changed by any provision of this act, unless the entire residence and taxation herein required shall have accrued after its passage; but any unsettled person shall gain a settlement upon the completion of the residence and taxation herein required, though the whole or a part of the same may have accrued before the passage of this act.

SECT. 4. The provisions of this act shall not apply to any person who at the date of its passage shall be an inmate of the State Lunatic Hospitals, the Asylum for the Insane or the State Almshouse at Tewksbury, the State Workhouse, or the State Primary School, until such person shall have been duly discharged from said institution. [*Approved May 28, 1874.*]

The repealed section of the Act of 1870 gave a settlement to any unmarried woman of the age of twenty-one, who should thereafter reside in any place for ten successive years, without receiving relief, or being convicted of crime. It will

SECRETARY'S REPORT.

be observed that the ten years of 1870 is now reduced to five. The proviso, "without receiving relief as a pauper," is needlessly retained, because the courts have decided that such relief defeats a settlement. But the odious proviso, "without being convicted of crime," is dropped. The condition did not apply to men; there was no decent reason why it should be applied to women.

The meaning of the second section of the Act seems sufficiently clear. The words are that "any woman" of a certain age gains a settlement by a specified continuous residence. It is difficult to see how language could have been made more explicit; and this Board accordingly held that "any woman" meant any woman, irrespective of her condition as to marriage. But soon after the adjournment of the legislative session, it was learned that the overseers of the poor of Boston had been advised by the city solicitor to act on the assumption that in this case "any woman" meant any unmarried woman. The Board thereupon asked the opinion of the Attorney-General of the Commonwealth. He held that "the plain and obvious intention of the Legislature was to so arrange the law of settlement as that women shall have the same rights irrespective of any condition of marriage. The language of the Act, taken in connection with the Act repealed, does not allow of any other construction, and the intention of the Legislature, if it can be ascertained, is to govern. In the present instance the omission of the word 'unmarried,' and the use of the word 'woman' only, makes it appear manifestly to have been the intention of the Legislature to use the word 'woman' in the Act, so as not to be affected or modified by the condition of marriage; and, in my opinion, no other construction can be given to the Act." The Board has been governed by this opinion in its proceedings under the Act, and a copy thereof was sent to overseers of the poor throughout the State two days after it reached me.

In framing the questions for the General Pauper Return of the year, it was thought advisable to inquire how many of the state paupers sent to the State Almshouse, and of the heads of families or single persons receiving temporary relief

RECENT LEGISLATION—PRISON FOR WOMEN.

or partial support, during the year, had probably gained settlements under this law. It was not expected that overseers generally would be able to give exact numbers as to the individuals falling within these classes, but it was hoped an approximate aggregate might be obtained that would have some importance. The tabulation of the Pauper Returns will appear in the latter portion of this Report. But it is manifest that the statistics on the two points specified are quite untrustworthy and incomplete.

2. *The Reformatory Prison for Women.*

[Chapter 385.]

This is an elaborate Act of twenty-five sections, passed by the General Court after a long and hard struggle, in which the opponents of a woman's prison yielded nothing till they were obliged to do so. That the incorporation of the ideas on which the Act is based into our penal and correctional system, will work a considerable and notable change in the results attained under the system, no one pretends to deny or in the least doubt. That the change will be largely and decidedly beneficial, the Secretary of the Board of State Charities confidently believes. To him it seems little less than shameful that Massachusetts has been so long content to go on in the old way of dealing with women convicts. Of course, it will be some years before it is possible to present facts illustrative of what has been accomplished under the new way made possible by the enactment of this statute, but it is a gain of no small consequence to have the law passed and commissioners at work in accordance therewith.

The statute authorizes the Commissioners of Prisons to select and determine a plan, purchase an eligible site, and erect thereon a reformatory prison for women convicts, with accommodations for five hundred prisoners, as well as for the superintendent and family, and subordinate officers. The acts of the commissioners in this regard are subject to the approval of the Governor and Council. The aggregate of expenses to be incurred is fixed at \$300,000, and no part of the money can be drawn till contracts have been made for

 SECRETARY'S REPORT.

the purchase of the land and the completion of the prison at figures not exceeding the sum named. The second section empowers the Governor and Council to fix the compensation of the commissioners, requires them to report annually to the Legislature, and every three months to the Governor, and provides that the prison must be built prior to April 1, 1876. The third section provides that as soon as the building is ready for use, the Governor shall issue his proclamation establishing the Reformatory Prison for Women, and thereafter women convicts, to the extent of its capacity, shall be confined therein. The remaining sections of the Act relate to the imposition of sentences, the appointment and compensation of prison officers, the management of the prison, etc. The general control of the institution is vested in the Commissioners of Prisons and its Advisory Board of women. The superintendent of the prison may be a man or a woman, at the choice of the Governor and Council. So may the treasurer and steward. All other officers must be women. The superintendent is to report annually to the Board of State Charities as well as to the Commissioners of Prisons.

The following table shows the number of women imprisoned in various institutions on the first of October, for the last eight years :—

Y E A R .	Jails.	Houses of Correction.	House of Industry.	State Workhouse.	Total
October 1, 1867, . .	58	282	247	161	748
1, 1868, . .	64	298	237	249	848
1, 1869, . .	73	262	268	214	817
1, 1870, . .	77	257	260	160	754
1, 1871, . .	64	220	286	188	758
1, 1872, . .	86	236	293	155	770
1, 1873, . .	71	216	291	162	740
1, 1874, . .	79	242	328	188	837

The Commissioners of Prisons, on whom it devolves to build the new prison for women, are Stephen W. Bowles,

RECENT LEGISLATION—COMMITMENT OF THE INSANE.

M. D., of Springfield, *Chairman*; H. W..B. Wightman, of Lowell; Joseph Burnett, of Southborough; and Thomas D. Howard, of Boston, *Secretary*; with Miss H. B. Chickering, of Dedham, Mrs. H. F. Durant, of Boston, and Mrs. N. A. Leonard, of Springfield, as the Advisory Board. Late in the past summer they advertised for proposals for a site, and in response to their call, thirty-five tracts of land were offered. Several weeks were spent in examining and considering these and others brought to notice, and on the 22d of October the Commissioners and Advisory Board presented their unanimous recommendation of a site in Sherborn, in Middlesex County, which was formally approved on the 10th of November, by the Lieutenant-Governor and Council. The tract selected contains about thirty acres, and is situated less than a mile from the railway station at South Framingham, on the Boston and Albany Railway. The plans for the prison were laid before the Executive for his consideration on the 23d of November.

3. *Commitment of the Insane.*

By the General Statutes, chapter 73, and by chapter 223, Acts of 1862, authority to commit insane persons to the lunatic asylums of the State is exclusively vested in the judges of the Supreme, Superior and Probate Courts, except that in Suffolk County commitments may be made by the justices of the Boston Police Court. By chapter 279, Acts of 1866, the Police Court of Boston was abolished, and the Municipal Court established. Jurisdiction with respect to lunatics was not granted that year to the municipal judges, but by chapter 355, Acts of 1867, they were authorized to commit to the South Boston and Taunton hospitals, in the absence of the Judge of Probate for Suffolk County, and not otherwise. No further step was taken until 1873. The Supreme and Superior Courts were so crowded with other business, that applications for the commitment of insane persons were not often made to the justices thereof, and the justices of the Boston Municipal Court could act only when the Suffolk Judge of Probate was absent. Practically,

SECRETARY'S REPORT.

therefore, for a long series of years the business of dealing with insane persons prior to their actual admission to a hospital, was in the hands of the judges of probate throughout the State. There was great wisdom in intrusting it to them. The qualities of head and heart that made them fit persons to discharge the ordinary duties falling to them as probate judges, also made them peculiarly fit persons to act with reference to the unfortunates who were destined for the lunatic asylums.

But the Legislature of 1873, finding the Judge of Probate for Suffolk County overburdened with business, and not liking the methods of procedure necessitated in the Boston Municipal Court by its pressure of work and its limited accommodations, gave to the trial justices of juvenile offenders for Suffolk County—chapter 275, Acts of 1873—equal authority with the judge of probate to act on applications for the commitment of insane persons. When the Act conferring this authority went into effect, there were three trial justices for juvenile offenders in Suffolk County. On the 1st day of December, 1874, there were seven, either of whom had power with respect to the commitment of the insane as great as that of the chief justice of the Supreme Judicial Court of the Commonwealth, except that, under a clause in chapter 258, Acts of 1874, two of them must sit together when so requested by certain specified persons.

The Legislature of 1874 apparently thought that the way to the insane asylum was not easy enough in some localities. By chapter 293, Acts of 1874, the justices of the First, Second and Third District Courts of Bristol County, are authorized to commit persons to the state lunatic hospitals; by chapter 350 the same authority is granted to the justices of the Second, Third and Fourth District Courts of Plymouth County; and by chapter 392 the same authority is granted to the justice of the First District Court of Eastern Middlesex. The authority conferred by these several Acts can be exercised only in the absence of the judge of probate, but as each of the courts is held daily, there is practically almost no limitation or restriction whatever. By what rule the Legislature

RECENT LEGISLATION—COMMITMENT OF THE INSANE.

was governed, it is impossible to determine. It created twelve district courts; to the justices of seven it granted, and to those of five it did not grant, authority to commit insane persons to asylums. Why was it granted to the court at Abington and not to that at Framingham? Why to Middleborough, and not to Concord? Why to Plymouth, and not to Brockton? Why to Malden, and not to Salem?

The Legislature of 1872 created eight district courts: five in Worcester County, and one each in Middlesex, Norfolk and Hampden Counties. None of these courts can commit insane persons in any contingency. There are now twenty-three district courts in the Commonwealth; the justices of the seven at New Bedford, Taunton, Fall River, Abington, Plymouth, Middleborough and Malden have jurisdiction with respect to the insane; the justices of the other sixteen, at Adams, Pittsfield, Great Barrington, Palmer, Worcester, Clinton, Westborough, Southbridge, Blackstone, Milford, Concord, Framingham, Ayer, Quincy, Brockton and Salem, have no such jurisdiction. Nor is it granted to the twenty-two municipal and police courts of the State, at least half of which are quite equal in importance to the district courts possessing it. If the courts at Malden, Middleborough, Plymouth and Abington ought to have it, why should it not be granted to those at Haverhill, Lawrence, Lynn, Lowell, Somerville, Cambridge and Springfield? Not counting the judges of the Supreme and Superior Courts, there are now in Suffolk County eleven persons who may send the insane to hospitals; in Bristol and Plymouth, four each; in Middlesex, two; and in each of the other counties but one; viz., the judge of probate.

Two features of the present situation must be apparent from this review, to wit: that authority to pass upon the cases of those presented as insane is very unequally and very indiscriminately distributed, and that in Suffolk County it is largely lodged in the hands of officers simply designated by the Governor, without confirmation by the Council, from among individuals who have been commissioned as justices of the peace. I am not aware that this authority has been

SECRETARY'S REPORT.

abused,—thanks to Governor Washburn and Lieutenant-Governor Talbot for the care exercised in the Executive office. But there is no reason whatever why three district courts of Plymouth County should have authority not granted to any in Worcester County; nor why it should be exercised by three in Bristol County when it is possessed by none in Norfolk, and but one in Middlesex. Nor have I ever been able to see any sufficient reason why this authority should be conferred upon district or police judges at all. The justices of four of the suburban police courts of Boston have already been made trial justices of juvenile offenders; when those of the other four have been thus designated, as they may be at any time, the power to commit to insane hospitals will be in the hands of fifteen persons in Suffolk County. It is respectfully submitted that so wide a distribution of this delicate authority is neither necessary nor prudent.

4. *Correspondence of the Insane.*

[Chapter 363.]

With the end of last July there went into effect an Act relating to the correspondence of insane persons confined in the lunatic asylums of the Commonwealth. Its passage was not necessitated by anything that had occurred in connection with our hospitals. Their superintendents are humane men of large experience, apparently without disposition to abuse the power confided to them. Connected with each institution is a board of trustees, whose special duty it is to see that no wrong is done the patients. All the hospitals are inspected once or twice a year by the Governor and Council, as well as by the Board of State Charities. Each is visited as often as once a month, by one or more members of this Board. The patients apparently write to the Governor whenever they please. Any of them, or any one in their behalf, may demand an inquiry at the hands of our General Agent; and the Board itself has full authority to make an investigation whenever one seems requisite. Nothing has yet transpired to prove that the enactment under consideration was needful, either as a remedy or a precaution.

RECENT LEGISLATION—CORRESPONDENCE OF THE INSANE.

It provides that every patient in the lunatic asylums of Massachusetts may write monthly to the superintendent, the Commissioners of Lunacy, and the Board of State Charities. To this end, the superintendents are required to furnish materials for writing, and place in each ward of their respective hospitals a locked box into which letters may be dropped. These boxes are to be opened monthly, and their contents removed and distributed by some member of this Board. And a vote of the Board has made it a part of my duty to see that the mandate of the statute with respect to the collection and distribution of the correspondence is obeyed.

Whatever opinions they entertained as to its probable effect, the superintendents of our several hospitals were ready enough to comply with the requirements of the Act. Locked boxes were placed in each ward of all the institutions. Over these were posted copies of the law, or notices giving a summary of its provisions. The intent of the statute was explained to patients inquiring about it. The keys of the boxes were delivered to myself or the General Agent as soon as called for. So far as is known, every needful facility for writing has been afforded the patients. There is no ground for supposing that access to the boxes is in any way restricted, and the letters have been collected by the Secretary or General Agent.

The aggregate of three months for all the asylums has been about seventy-five letters and half a bushel of refuse, consisting of bits of almost every conceivable thing the inmates could obtain and crowd into the openings of the various boxes. I scarcely need add that it is not an agreeable duty to search for letters in this mass of rubbish and filth; but it has been performed as required by law. The correspondence obtained has been addressed to persons in almost every rank of life, from the Queen of England and the President of the United States, down to the families of insane state paupers confined at Tewksbury. The patients of the hospitals have apparently written as often as they pleased, to whom they pleased, about what they pleased, and at such length as they pleased. Such of these letters as

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were not sealed I have read, or at least tried to read, and I have found in all of them ample evidence that the writers were of unsound mind.

So far as I have been able to ascertain, the wrongs complained of were purely imaginary—generally ascribed to spirits, occult forces, influences in the air. The letters have revealed nothing that demanded investigation—have brought to light nothing of misdoing on the part of officers or attendants. Of course the opportunity to relieve even a single patient from needless confinement or hardship, would fully justify the existence of the statute and the foresight of the Legislature by which it was passed. That such an opportunity may come through the medium of the correspondence which it permits is unquestionably possible; but it does not, under the circumstances, appear to me probable. At first, there was considerable desire on the part of a few patients to write; they caught at the idea as insane persons do at other novelties. But at the second opening of the boxes there were fewer letters than at the first, and it is presumed that the numbers will continue to decrease. The boxes are harmless things. Now that they are provided, and in their places, it may be well enough to let them remain. They furnish a little diversion to minds at war with themselves. That ought not to be grudged by any one.

5. *Commission of Lunacy.*

[Chapter 363.]

The third section of this Act provides for the appointment of two Commissioners of Lunacy by the Governor and Council, and briefly defines their duties. The fourth prescribes the duty of the superintendents of the several lunatic hospitals toward this commission. The fifth requires the commissioners to report to the next General Court the results of their investigations, what changes of law are necessary to guard the rights of the insane, what improvement may be made in the rules of the asylums touching attendance, the general treatment of patients, and the freedom of correspondence, with such suggestions as they think necessary to

RECENT LEGISLATION—CRIMINAL INSANE.

promote wise and humane legislation relative to those made helpless by their unfortunate mental condition. The commissioners appointed by His Honor Lieutenant-Governor Talbot were Dr. Nathan Allen of Lowell, and Mr. Wendell Phillips of Boston, the first of whom is a member of this Board. As their report must be presented to the Legislature early in January, comment on the matters intrusted to them is not offered in this place.

6. *Criminal and Homicidal Insane.*

[Chapter 370.]

In its First Annual Report this Board urged that special provision should at once be made for the criminal insane, saying they ought not to be allowed to mingle with those who are free from crime, but should have apartments built expressly for their accommodation. The subject was again pressed upon the attention of the General Court in the Sixth Annual Report of the Board. It was briefly considered by the Secretary in the Fifth Annual Report, and the whole question as to the confinement of insane convicts, and insane persons not convicts but predisposed to homicidal acts, was ably and fully discussed, and special provision for them strongly advocated by the Secretary in his Eighth Annual Report. The matter has also been argued to that end over and over again in the annual reports of the various lunatic hospitals, notably in those of the superintendents and trustees of the Taunton Hospital, and it has been the subject of hearings and arguments before the proper committees of several legislatures. It was reserved for the Legislature of 1874 to act, and it did so by chapter 370 of last June.

The statute consists of two brief sections. The first declares that provision for the custody and treatment of insane convicts shall be made in the new state prison at Concord, and the second that like provision for the homicidal insane shall be made in the Worcester and Danvers Lunatic Hospitals. The original plan for the new hospital at Worcester provided accommodations for five hundred persons, but, as finally adopted, the provision was limited to four hun-

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dred. In view of the requirement that they shall arrange to receive a portion of the homicidal insane, the trustees now strongly urge the importance of being allowed to erect their building according to the original design. It appears that the portion of the hospital for the construction of which provision is yet to be made, is that in which the class of homicidal insane would naturally be placed, and the superintendent says that in working out the plan suitable accommodations can be provided for them. The commissioners for building the new hospital at Danvers have not yet completed the detail of their plan, and are not fully determined in just what form they will give effect to the requirement of the statute. Provision for insane convicts will be made in the plan of the new state prison, hereafter to be presented for the approval of the Executive.

7. *The Danvers Lunatic Hospital.*

[Chapter 203.]

It was noted in the report of last year that the Commissioners to erect a lunatic hospital in the north-eastern part of the Commonwealth, had secured as a site therefor the Dodge farm in Danvers. After conferring with His Excellency the Governor, and other persons whose judgment was worthy of consideration, they came to the conclusion that the six hundred and fifty thousand dollars appropriated by the Act under which they were appointed would not pay for such a building as they thought it advisable to erect. Accordingly, at an early period in the late legislative session, they presented a letter asking for an additional appropriation. The Act under consideration grants this to the extent of \$250,000, making an aggregate of \$900,000 that may be expended on the Danvers Hospital.

The tract of land selected for the hospital embraces two hundred and eight acres, and was bought at a cost of about \$43,000. The immediate site is a hill of considerable elevation, offering extensive views in all directions. In the process of grading several feet of the summit were removed and an extensive plateau was thus formed for the edifice.

RECENT LEGISLATION—DANVERS LUNATIC HOSPITAL.

The Commissioners employ a supervising architect, Mr. Nathaniel J. Bradlee, of Boston, who furnished the plan for the building. It is substantially the same as that accepted by the authorities of the city of Boston, some years ago, for the proposed city lunatic hospital at Winthrop, though it has been enlarged by additional wings and modified in some minor points, as the result of consultation with the superintendents of several of our best hospitals.

The plan includes a central portion divided into a front and a rear edifice, designed respectively for the resident officers and for the domestic departments of the hospital, the two buildings being connected by a corridor. The wards for patients are in distinct buildings, extending at right angles to the central buildings, each successive structure receding somewhat from the line of that before it. Three wings on each side are thus arranged, and an extreme wing is added, not in the same general line as the rest, but at a considerable angle. Corridors connect one wing with another and with the central building. The hospital will occupy a space nearly twelve hundred feet in length. The buildings throughout are to be of three stories above the basement, the walls of brick, the trimmings and basement of granite, the style of architecture being the Elizabethan.

The entire foundations have already been laid. This work has been done by the day to insure thoroughness of execution; the materials employed, rough stone found on the premises, requiring unusual care in laying. Of the superstructure only the two extreme wings have been commenced; these have risen at the present date, the first of November, to the height of the second floor. The work on them is done under a special contract, which covers everything till the buildings are ready for plastering. They may be completed during the coming season, but cannot be made available for use until the other portions of the hospital are about finished. This will probably not be the case before some time in 1876, and prior to that date, therefore, no relief to the crowded state institutions can be afforded at Danvers. The hospital is planned to accommodate nearly 500 patients.

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8. *The Taunton Lunatic Hospital.*

[Resolve 13.]

This Resolve appropriated \$50,000 for enlarging the Taunton Hospital, furnishing the new extension, and making various necessary repairs. The total appropriation of the years 1873 and 1874 for this hospital extension, was \$175,000, of which the treasurer of the institution states that about \$40,000 was still unexpended on the 30th of September last, though about \$9,000 of this would soon be drawn to pay bills in process of auditing. The trustees and superintendent report that the west wing, for males, has been finished and is now occupied; while the east wing, for females, will be ready for occupancy early in the spring. Prior to this extension the hospital had a convenient capacity for 325 patients, though the average number there for the last ten years has been about 400, and at times the number has been considerably above that figure; when the enlargement is completed it will readily accommodate 500, and, by crowding to a degree that it is fervently hoped will not be necessary, certainly after the opening of the new Danvers Hospital, it will be able to furnish quarters of some sort for at least 600.

9. *Worcester Lunatic Hospital.*

[Chapter 252. Resolve 4.]

The Act authorizes the trustees of the hospital to sell their aqueduct in the city of Worcester for any public purpose and use, and provides that the proceeds of such sale shall be passed to the credit of the reimbursement fund of the new hospital. The sale has not yet been made. The Resolve grants a further loan of \$250,000 towards the cost of building the new hospital. This makes an advancement of \$500,000 on the part of the State, of which \$333,231 had been expended on the first of October last. The limit of cost fixed in the Act authorizing the construction of the hospital was \$575,000, and for the portion of this not yet advanced the trustees will probably make application during the coming legislative session. One wing of the new establishment will

RECENT LEGISLATION—SOUP-HOUSE RELIEF.

soon be covered, and work on the foundation of the other is progressing. The aggregate to the reimbursement fund from the sales of real estate is \$67,897.

10. *Temporary Relief in Boston.*

[Chapter 374.]

This Act authorizes the city council of Boston to raise and appropriate money for the temporary aid of the poor, but limits the amount for any one year to one fifteen-hundredth of one per cent. of the valuation of the city for that year. The Act went into effect last June. No action took place under it up to the first of December. An Act of similar import was before the Legislature of 1873, but did not receive favorable consideration. It secured the necessary vote in the Legislature of 1874, at the end of a contest in which it was opposed by nearly all the persons connected with the city government, who have direct dealings with the interests which it affects. Though purely local and confined to one municipality in its operation, it concerns the whole body of the people of this Commonwealth, because such an enforcement of it as was contemplated by those chiefly instrumental in securing its passage must inevitably promote pauperism, unless the uniform conviction of those whose experience ought to make them fit judges is entirely at fault.

Boston has a capable and an efficient board of overseers of the poor, consisting of twelve members, one-third of whom are chosen annually by the city council. For the year ending on the 30th of April last they reported an expenditure of \$101,591.10 in the relief work under their charge. They were asked early last winter, by Mayor Pierce, for their opinion as to the need of new instrumentalities or larger resources to minister to the poor of the city. They discouraged the opening of any new channel and the appropriation of any larger sums of money for that purpose. New organizations, it was feared, would be served by inexperienced hands, subject to the importunities of the impostor and the vicious; and a large appropriation to be expended by outside agencies would invite the same class to claim a share in its gratuitous distri-

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bution. That they were justified in their conclusions as to the expediency of public soup-houses, such as it was proposed by the promoters to establish under the Act of this year, was shown by the course of affairs in the city, for at the end of the year they were able to say, "The wants of the poor were never more pressing in Boston than during the past season; and yet, without soup-houses, their real necessities were never better relieved." Certain extracts from their annual report are pertinent to this subject.

"The general decline of business activity, and the small number of industrial enterprises started, which has characterized the past year, together with its financial reverses, were most severely felt by the laboring classes of the large cities and towns. A liberal and commendable spirit was aroused in Boston to relieve their necessities, but in the discharge of this pleasant and gracious duty there was danger that temporary aid might end in permanent support, and that the habit of receiving without rendering an equivalent might sap the foundation of that independence of character, and that reliance on one's own resources, which is so important to be sustained, not only for the good of the individual, but for the welfare of the community of which he forms a part. While discharging those official functions with which we have been intrusted in the administration of municipal relief, we have felt it our duty to do everything in our power to prevent the city of Boston from following the example of other large cities, and by the profuse expenditure of public money educate a large class of its inhabitants to drag out a miserable and aimless career, looking to the public coffers for the means to satisfy their bodily wants.

"Public soup-houses for relieving the poor may be necessary in the large cities of the Old World, and justified by the character of a large mass of their people, ignorant and half-starved, destitute of ambition or hope to raise themselves above their abject condition, but not applicable to the dignity or position of an American city, abounding like our own in private charities, and its citizens ever ready to meet the wants of the deserving. The spectacle of little children, who are pupils, or should be, of our public schools, in the streets, pail in hand, on the way to a police station for soup for the families of which they are inmates, is not one of which any Bostonian should be proud. Beside its general effect upon the community, it must have a demoralizing influence upon the children brought up

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under such circumstances, who will be likely to gather the impression that it is the duty of the government to furnish them with a support. On the contrary, even if these little ones are not sensitive to the jeers of their companions, as they are engaged in this errand, they should have a nobler spirit inculcated into them; they should be made to understand that under our republican institutions the government is to look to them to sustain it in its high functions, as they themselves are soon to have a responsibility for its good name and fame.

“The statistics of the Temporary Home, as compared with former years, exhibit a large increase in the number of single meals; about eight thousand more than the previous year. While regarding this department as one of the most important in our charge, we are conscious that it is the most liable to abuse. Common humanity requires that the hungry should not be allowed to starve; but to spread an open table for the idle and dissolute, able-bodied men, who have the sinews to work but have not the inclination, we have reason to feel is not the best form of charity. The amount expended for this object is small compared with the means of an affluent city, but the temptation to indolence it fosters, and the thriftlessness it encourages, are the greatest dangers. The scenes of last winter were unparalleled since the doors of this institution were opened; insolent and degraded men clamored at its portals, demanding to have their wants supplied as a right, putting in fear not only the attendants, but the feeble and inoffensive people for whose benefit this special branch of the institution was established. Their behavior did not indicate that they belonged to a weak or famished class, but rather gave evidence that the spirit they exhibited was furnished in the saloons and low rum-shops, which are the great pests in every large city.”

The coming winter promises to be a hard one, not only for the class of habitual paupers, but for that larger class which is just able to make a comfortable living in ordinarily prosperous times. The great temptation at all periods of public distress is to multiply the machinery of charity, and expend money, more or less lavishly, through other than the usual organizations for relief. There is every reason for believing that not alone Boston, but also other cities of the Commonwealth, will be tempted in this direction, as almost never before, during the winter now at our doors. Perhaps some light

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may be thrown on the proper way to meet this temptation by a consideration of what took place in the city of New York last winter. I quote from a paper prepared in part by Mr. Charles L. Brace, of that city, widely known as a competent and trustworthy authority on questions of this character, and read at the May meeting of the Social Science Association :—

“New York, as is well known, is a large manufacturing centre, and employs great numbers of artisans and mechanics. It has also a vast number of ordinary day-laborers, as well as an unusual number of those who, in the best of times, just keep their heads above water. When the industrial and business panic came upon the city last autumn, it was seen at once by the benevolent and fortunate classes that wide-spread distress would ensue.

“Though the business community was exceedingly impoverished, and those with large capitals felt themselves in temporary embarrassment, preparations were at once made for the relief of those who were still more unfortunate. No words can ever praise too warmly the generosity and unselfishness of motives of a large part of the New York community in their gifts of charity during the past winter. Still, it was too often a generosity without discretion. Some of the gifts were no doubt prompted by the selfish prudence of capital wishing to guard against the discontent of the poor; others were undoubtedly given merely from sensation or from fashion; but still, with all that, there remained liberal donations which were the expression of pure benevolence and compassion.

“Warnings were early put forth, by persons experienced among the poor, as to the danger of creating pauperism by indiscriminate charity, and especially by that form of it administered in soup-kitchens. The objections to these latter are, that being public in administering the relief, they tend to diminish that delicacy and self-respect among the poor, which are their best safeguards against pauperism. Being also, from necessity, widely advertised, they call in the impostors and the vagrants from every direction, to enjoy the public benefaction. By the public example of alms they induce many to be paupers who were never so before, while they do not at all relieve the truly deserving, who hesitate to be exposed to such publicity. They are, in fact, an especial assistance to the idle, and a reward to the improvident.

“The experience of New York in 1857, and of Boston and other cities since that date, proves that the soup-kitchen charity only

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creates pauperism. Despite the warnings of the experienced, soup-kitchens and free lodgings were opened, by public and private means, with the utmost liberality, in various portions of New York last winter, and enormous sums were contributed by private citizens for these popular benefactions. Before the winter was over, however, most of those engaged in them regretted, without doubt, that they had ever taken part in these kindly but mistaken charities. The reports of competent observers show what were their effects. The announcement of the intended opening of these and kindred charities immediately called into the city the floating vagrants, beggars and paupers, who wander from village to village throughout the State. The streets of New York became thronged with this ragged, needy crowd; they filled all the station-houses and lodging-places provided by private charity, and overflowed into the island almshouses. Street-begging, to the point of importunity, became a custom. Ladies were robbed, even on their own doorsteps, by these mendicants. Petty offences, such as thieving and drunkenness, increased. One of the free lodgings in the upper part of the city, established by the Commissioners of Charities, became a public nuisance from its rowdyism and criminality.

“Nor would these paupers work. On one occasion, the almshouse authorities were discharging a band of able-bodied paupers, and, having need of some light out-door labor on the island, they offered these men what is thought good country wages,—that is, \$15 per month and board. They unanimously refused, preferring the free lodgings and free lunches of the city.

“But with these ‘tramps’ came another and more respectable throng, hurrying toward this ‘feast of charity,’—honest and hard-working laboring men from every part of the neighboring country. Farms in the interior of New York were left stripped of laborers, though the farmers offered good wages. Working-men came from as far away as Pittsburg and Boston; partly, no doubt, to see the sights of New York, but hoping also for aid from public and private charities. In some cases young men were arrested in criminal houses, who made their head-quarters in these soup-kitchens or relief-houses, and then sallied out to enjoy the criminal indulgences of the city.

“The pauperizing influences, however, of this indiscriminate charity reached beyond these classes. Poor families abandoned steady industry, got their meals at the soup-kitchens, and spent the day in going from one charitable organization to another. Those experienced with this class report that such people acquire a

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'Micawber' habit of depending on chances, and seldom return to constant work again. Instances were known of families taking their meals from the Relief Association, and spending the money set aside for this daily in liquor, so that in the poorest quarters the liquor trade was never so prosperous.

"A singular effect also was produced on the class of homeless girls. Many avoided the houses where charity was connected with work, and obtained their meals at the free-lunch places, and then lodged in the low, cheap lodging-houses, where their habits were uncontrolled, and they could wander the streets at night. Many were thus enticed into ruin.

"But another class now felt the pauperizing influence of this charity—one which had never stooped to public alms before—the mechanics and artisans. These were not driven by the severest poverty. They had been in receipt of wages from \$3 to \$5 per day. They had much money laid up in the savings banks. They contributed through the winter large sums to various strikes and labor unions. The best proof that they were not pressed by poverty is, that never once did they lower their demand for wages in any branch of industry. The most ignorant job-work—as, for instance, a man's labor in moving—was fifty cents an hour. Few would even clean snow from a sidewalk, or cut or saw wood, or carry burdens, for less than at the rate of \$2 or \$2.50 per diem. Mechanics still demanded from \$3 to \$5 per diem. It was notorious that important trades, such as the building trade, were at a stand-still on account of high wages, and that the employing class could not afford to pay such high rates. Yet no wages came down. Labor was in struggle with capital against a lowering of prices. Charity assisted labor in the combat. The soup-kitchens and relief associations of various names became thronged with mechanics. Some of the best working-men in the city ate and lodged at the public expense. Thousands of able-bodied artisans, young and skilful, were fed by alms. The idleness and the dependence injured many among them irretrievably. The whole settlement of the labor question was postponed by the over-generous charity of the city, and spring came upon the mechanical class without a revival of trade, which might have come if misguided kindness had not supported them in this struggle.

"These benevolent institutions also interfered with many kinds of legitimate business. Thus, in one ward—the Eleventh—a number of small eating-house keepers, who had made an honest living by their occupation, were almost thrown into bankruptcy by the competition of certain soup-kitchens established by religious associations.

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A similar thing occurred in other wards. In one district, also, a keeper of a laundry who had ten or twelve girls in his employment, at good wages, found himself stripped of his help in the midst of the winter, these women preferring to live for nothing in the free lodgings. He, accordingly, was compelled to advertise for help, and spent, as he related, \$8 in the effort, but without success, and was ultimately obliged to close his laundry.

“ It had been expected that this industrial crisis would bring down the wages of female servants, since these had remained at a high rate, though all other prices had fallen. The Superintendent of the Free Labor Bureau, however, stated that during all this distress the poor girls who came to his office could not be induced to take situations for less than from \$14 to \$20 per month, and said that they preferred to live at the charitable institutions until they could get such wages as they chose. It is well known that the wages of female labor have been as high this winter as at any time since the war. One of the free dormitories for women was, in fact, broken up by its coming to the knowledge of the directresses that a lady, on one occasion, offered each lodger a situation in a good family at \$10 per month, and not one of these ‘ victims of poverty ’ could be found who would accept the place on the terms.” *

The New York City Bureau of Charities has also expressed itself on this question of soup-house relief. I quote from the October (1874) report of its secretary :—

“ The pressure and the greatest amount of distress were in February. At that time a large and expensive system of soup-kitchens was extemporized, and free lodging-houses were provided in many wards of the city, in addition to the police precincts, which were overcrowded. It will not be forgotten that during the past winter, at the moment of greatest anxiety as to the best mode of providing for the unemployed and destitute poor, numerous strikes of workmen in certain trades occurred, while the wages of men were maintained at the same level which they had held previously. From facts in possession of the Bureau, and from inquiries made in police records, from the mayors of neighboring cities, from the weekly reports of the Commissioners of Charities and Correction, and from other sources, it is evident that a large floating population existed and was brought into New York, and continued for many months after

* Journal of Social Science. No. VI., pp. 75-78.

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the revival of business to enjoy the benefits intended to meet the distress of the moment. It would be unnecessary to express an opinion as to the immediate results of so indiscriminate a mode of relieving distress ; but in view of the approach of winter, it is right to warn the public that there are better and more legitimate modes of dealing with a temporary emergency of this character. The channels of charity are already sufficiently numerous, if properly directed ; and the safest course is to increase the supplies through existing channels."

These reports from the city of New York should teach a lesson to the city of Boston. And the lesson is that sentimental and indiscriminate alms-giving is bad, and only bad. Relief ought, as far as possible, to be connected with labor. Of course it is not always practicable to furnish work to those needing temporary aid. But it is always practicable to investigate far enough to see whether the story of destitution is essentially true. To call the poor to a public office, and there to clothe and feed such as respond to the call, is virtually offering a bounty to pauperism. It promotes lying, deceit, unthriftiness, instability. It encourages the very evils that the truly benevolent are continually seeking to prevent. It destroys habits of industry, and breaks down the spirit of self-respect. It undermines whatever of moral force there may be in the persons thus supported or relieved. It is a wasteful use of means that should be expended with jealous care. Doubtless, the relief thus scattered broadcast reaches the deserving poor in some cases, but their wants can as readily be met through the established and properly supervised agencies, where vagrants and impostors are far less likely to appear than at public relief establishments of whatever kind.

The valuation of Boston for the present year, as fixed by the assessors, is \$798,755,050, and one fifteen-hundredth of one per cent. of this valuation is about \$5,325, which is the sum that may be expended by the city council during the coming winter under the Act of last June. The amount is not large in itself, but it is large enough to demoralize many hundreds of persons, if it is used in running soup-houses.

RECENT LEGISLATION—JUVENILE OFFENDERS IN SUFFOLK.

Judiciously spent by the overseers of the poor in the ordinary manner, it will help many worthy families in their sorest need; spent as the gifts of wealth were largely spent in New York last winter, the outcome of it will not redound to the credit of the city or its authorities.

The hundred thousand dollars reported by the overseers of the poor as their expenditure for the year ending with last April, is very far from being the aggregate cost of pauperism to the city of Boston. A careful tabulation of the returns made to this Board, for the year ending September 30, 1873, shows that the cost was not less than \$300,000; while for the same items in the year ending September 30, 1874, the aggregate runs up to \$325,000. These figures are calculated to give thoughtful persons pause. But they must be still further increased, if we would reach the true aggregate, by the addition of some portion of the cost of the city and State prisons and reformatories. And beyond these additional figures lies a part of the expense of the courts in which the inmates of the various institutions were tried for their crimes. Surely, here is such an aggregate of burdens from pauperism that no good citizen can wish it increased. But if human testimony is worth anything, the public soup-house, and public alms-giving of any kind, does increase pauperism.

11. *Juvenile Offenders in Suffolk County.*

[Chapter 258.]

This Act gives exclusive jurisdiction to the trial justices of juvenile offenders for Suffolk County, in cases of complaint in said county relative to minors under seventeen years of age, for all offences against State laws except such as are punishable by death or imprisonment for life. It is made the duty of the city of Boston to provide a place for the trial of juvenile offenders, which shall be separate and apart from the ordinary and usual criminal trials and court business of Suffolk County. The final section fixes the times when the justices named in the Act shall hold court. Prior to this enactment, the Probate judge of Suffolk County, the Municipal Court of Boston, and trial justices of juvenile offenders,

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had concurrent jurisdiction with respect to the offences and offenders specified in the first section. The passage of the statute cannot be construed as a vote of a want of confidence by the Legislature in the Probate and Municipal justices, for the reason that they were well known advocates of the bill while it was before the legislative committee. They were not only desirous of being relieved from the business of sitting for the trial of youthful delinquents, but they concurred with the committee in believing that the new policy would be beneficial. That this belief was well grounded, the experience of the summer has shown. The Act has virtually created a juvenile court for Suffolk County, a measure frequently urged by the Visiting Agent of the Board, whose special duty it is to look after the interests of children against whom complaints are made. While objections may be brought against certain features of practice under the statute, there can be no question but that the Legislature has taken a step in the right direction.

12. *Hours of Labor in Manufactories.*

[Chapter 221.]

This Act provides that no woman, and no minor under the age of eighteen years, shall be employed in laboring by any person, firm or corporation in the Commonwealth, more than sixty hours per week, except when it is necessary to make repairs to prevent the stoppage or interruption of the ordinary running of the machinery. Offences against the Act are to be punished by a fine not exceeding fifty dollars. The Act is one for the passage of which a portion of our people have been petitioning and agitating for several years. The legislative majority it secured in the upper branch was quite small. The argument in its behalf was partly that through its operation the homes of many persons would gain something of comfort. To what extent it will prove advantageous, cannot yet be said, for it did not go into effect till the first of October last; but there are certainly humanitarian reasons, with respect to young children, for the enactment of such a law.

RECENT LEGISLATION—STATE PRISON MATTERS.

13. *Education of Children.*

[Chapter 233. Resolve 62.]

An Act of last year provided that children between the ages of eight and twelve years shall attend school for twenty weeks annually. The Act of this year substitutes "fourteen" for "twelve" as the maximum age, authorizes truant officers to serve court papers in the enforcement of the two statutes, and declares that when practicable the schooling shall be in two terms of ten consecutive weeks each. The Resolve directs the Labor Bureau to prepare and submit to the next General Court a plan for the education of children employed in manufacturing establishments, and, so far as it goes, is in the line of the legislation limiting the hours of labor for women and children at work in manufactories—legislation having for its object the betterment of the condition of the so-called laboring classes. The Constable of the Commonwealth has lately directed one of his deputies to look after the enforcement of the various recent statutes specially intended for their benefit.

14. *State Prison Matters.*

A fire in the State Prison shops, on the 21st of March last, caused an estimated loss of twenty-five thousand dollars, and threw a large number of convicts out of work. The General Court at once, by Resolve 26, appropriated \$25,000 for rebuilding the shops, of which about \$19,550 has been expended; \$15,000 for engines and machinery, of which \$9,000 has been expended; and \$7,000 for additional shop-room, no part of which has been expended, as the Governor and Council did not think it necessary to increase the shop-room facilities.

By chapter 236 the General Court repealed the provision of last year which authorized the borrowing of money to build the new prison from established sinking funds. By chapter 391 the Governor and Council are authorized to sell the buildings, land and property of the existing prison at Charlestown, as soon as the public convenience will permit;

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and the proceeds of this sale are set apart as the basis of a sinking fund to pay the expense of building the new prison and other public works specified in the Act.

Chapter 255 limits the size of the new prison to accommodations for seven hundred and fifty convicts, which, in my judgment, is quite as large as it ever ought to be, though the Commissioners are directed to so plan it as to admit of enlargement in the future. The Act further provides that the aggregate of expenses and liabilities for the new prison (lands, superintendence, plans, construction, walls, fences, workshops and motive-power) shall not exceed one million of dollars; and chapter 391 declares that no part of this sum shall be expended for construction till the Governor and Council are satisfied that the appropriation will complete the prison.

A large part of the work of rebuilding the shops of the old prison, as provided for in Resolve 26, was done by the convicts; and the second section of chapter 255 provides that such of them as are not otherwise engaged, shall be employed in the manufacture of the cell-doors and other iron-work required in the construction of the new prison. This provision has the hearty approval of the Inspectors and Warden.

The prison site selected by the Commissioners, and approved by the Governor and Council, is situated in the western part of Concord, about two miles from the village, near the junction of the Boston and Fitchburg, Lowell and Framingham, and Nashua and Acton railroads. The tract is of about one hundred and ten acres, generally level, and with a sandy soil. Three sides of it are bounded respectively by the Concord turnpike, the Assabet River, and the Lowell and Framingham railway. The location chosen for the buildings is on the turnpike line, about thirty feet above the water-level of the river. The site has the approval of the State Board of Health in respect to the matters coming under their supervision. The water supply of the prison may be obtained from the river at a point above the buildings, or it may be brought in from a lake three or four miles distant.

RECENT LEGISLATION—THE PRISON RETURNS.

In response to a call from the Commissioners, after conference with the Governor and Council, about thirty-five plans for the prison were submitted in competition during the month of January last. To that one of these adjudged best, a premium of \$1,500 was awarded, while the second received \$1,000, and the third \$500. The award of the Commissioners was unanimously approved by the Executive department, Mr. George Ropes, an architect of Boston, receiving the first premium. A subsequent agreement with him to furnish the detailed plans and specifications of the prison determined upon by the Commissioners, received approval early in June, and he was busily engaged for several weeks in working out the designs and drawing the specifications.

As soon as these were far enough toward completion to warrant such a step, the Commissioners called for proposals from contractors and builders. This course was necessary, because of the requirement that no part of the money appropriated shall be drawn from the treasury till the Governor and Council are satisfied that the prison can be completed for the million dollars named in the statute under which it is built. The plans were laid before the Lieutenant-Governor for examination on the 28th of September, and by him returned to the Commissioners, without approval, on the 18th of November. The whole matter now goes over into the coming year.

15. *The Prison Returns.*

[Chapter 264.]

The Act of 1870 creating the Commissioners of Prisons, required the returns from county and municipal prisons, then received and tabulated in the office of the Secretary of this Board, to be made to those Commissioners, without, however, expressly repealing the statute under which they were necessarily made to the Secretary, and leaving that officer to furnish the blanks and initiate proceedings for non-compliance with the law. Moreover, the Commissioners were not provided with assistance for arranging and publishing the returns,

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and they therefore declined to assume the responsibility of withdrawing them from this office. Accordingly the work of recording and tabulating them went on here, and they were published in the reports of the Board as usual. The Legislature of 1872 repealed the Act of 1870, and for two years the returns were properly sent to the Secretary, while access to them was allowed the Commissioners of Prisons.

The matter again came before the Legislature of 1874, which passed the Act now under consideration. It provides that all the prisons of the Commonwealth, including not alone the municipal and county prisons, but also the State Prison and the State Workhouse, shall make to the Commissioners of Prisons such returns as they may from time to time require, and fixes a penalty for non-compliance with the directions of the Commissioners. The scope of the Act is much broader than that of 1864 under which returns are made to the Secretary of your Board. That specified and limited the points on which inquiry might be made and returns required; this leaves the Commissioners free to be guided by their own judgment in the line of inquiry to be pursued. Under it much necessary and valuable information should be obtained that this Board has not been permitted to gather.

This Act is like the Act of four years ago, in that it does not repeal the law rendering obligatory the returns now made, but the Commissioners of Prisons were early advised that the whole matter would be transferred to them as soon as they were ready to assume charge of it; and this office proffered the services of the necessary clerks to carry out the intent of the statute till such time as the attention of the General Court could be called to the lack of authority on the part of the Commissioners to employ them. But the Commissioners have not felt warranted in undertaking the work involved in the reception and tabulation of the returns till they are provided with such clerical force of their own as may be requisite to its due performance. Therefore this office still requires and receives such returns as heretofore, and the abstract of them for the present year will be found in the Appendix.

But it is time that the existing double jurisdiction and

RECENT LEGISLATION—CARE OF DISCHARGED CONVICTS.

responsibility relative to these returns should terminate. The Legislatures of 1870 and 1874 explicitly declared the conviction that they ought to be made to the Commissioners of Prisons, but neither body provided the necessary clerks to take care of them when so made. The Board of State Charities can find enough work, in connection with the charitable and reformatory institutions proper, to fill the time of its members and subordinates; the Commissioners of Prisons cannot properly occupy or observe the field of duty assigned them, till they are in possession of the weekly and monthly prison reports received at this office. Such provision of clerical assistance to the Commissioners as is needful should be made at an early date in the coming legislative session, that they may take up the prison returns where the present Report of this Board leaves them.

16. *Imprisonment for Non-Payment of Fines.*

[Chapter 253.]

The Act declares that when any convict is committed for the non-payment of a fine, or fine and costs, in more than one case, the second sentence shall not take effect till the expiration of the imprisonment under the first sentence. The declaration was necessary because of a difference of opinion between certain of the municipal judges and masters of houses of correction as to the effect of simultaneous sentences of the kind indicated—some of them holding that the necessary imprisonment for the non-payment of one fine settled the account as to all sentences of that date, while others held that each of the non-payments must be served out *serriatim*. The legislation supports this last-mentioned view.

17. *Care of Discharged Convicts.*

[Chapter 170.]

This is a second modification of section forty-two, chapter seventy-one, of the General Statutes. It provides that any convict who is in such condition when his sentence of imprisonment expires that he cannot be removed without danger to health, shall receive such care and treatment as is requisite

Carried forward, . . . \$11,258,442 23

 RECENT LEGISLATION—STATE ALMSHOUSE.

	<i>Brought forward,</i>	.	.	.	\$11,258,442	23
1869,	.	.	.	.	630,468	25
1870,	.	.	.	.	606,401'	13
1871,	.	.	.	.	540,802	99
1872,	.	.	.	.	511,143	93
1873,	.	.	.	.	484,551	49
1874 (Estimated),	.	.	.	.	475,000	00
						<hr/>
Total,	.	.	.	.	\$14,506,810	02

Of this amount, the sum of \$13,594,492.60 was allowed and reimbursed by the State down to December 20, 1874.

19. *Sanitary Improvements at the State Almshouse.*

[Chapter 319. Resolve 78.]

A clause of this chapter made a special grant of \$3,500 for medical attendance and nursing at the State Almshouse, and the Resolve added \$5,000 for sanitary improvements. Under the Act the force of nurses in the hospital has been increased by six, and a physician appointed and placed in charge of the insane department, while the former physician remains in charge of the almshouse hospital proper. Under the Resolve the Trustees have substituted water-closets for earth-closets, put inside blinds on all the hospital windows, introduced external air into the hospital for the purposes of ventilation, removed the building for the old men from between the hospital and the insane wards back to a line with the other wooden buildings, ordered an inclosure for the use of the insane, etc. That this effort to improve the sanitary condition of affairs at the almshouse had the hearty concurrence of the Board of State Charities, scarcely need be said; the necessity of such improvement is one of the prominent things in all its recent records and reports. Whether the expenditure has in all respects been wisely made, time and experience must demonstrate. The probabilities seem to be that something more will be requisite with respect to the ventilation of the hospital. Other sanitary necessities particularly urgent, are an enlargement and an improvement of the kitchen facilities, and a separate hospital for the insane sick.

SECRETARY'S REPORT.

20. *Payments into and from the State Treasury.*

[Chapter 360.]

The first section of this Act provides that officers of public institutions and of departments of the State, who receive fees or other moneys belonging to the Commonwealth, shall pay over to the treasury such sums as they have received at least once in each month. The second section provides that no institution, board or department of the State shall draw from the appropriations made in its behalf a greater sum at any one time than is necessary to meet expenditures already incurred. The first section of the Act affects two or three of the institutions under the supervision of this Board, which have been in the habit of holding considerable sums of money belonging to the State for a few months after its receipt, on the plea that this course was necessary in order to have a working capital for the purposes of the institution. The practice was a bad one, though it does not appear that the officers of these institutions have in any way personally profited by the procedure. The second section operates somewhat harshly in that it annuls the clause in the annual appropriation bill under which an advance of a thousand dollars is made to the institutions at Towksbury, Bridgewater, Lancaster, Westborough and Monson.

21. *Payment of Small-pox Bills.*

[Chapter 121.]

It is provided in this Act that all reasonable expenses heretofore or hereafter incurred by any board of health in taking care of persons infected with the small-pox, or other contagious disease, shall be paid by the person himself, his parents, or master, if able; otherwise by the town in which he has a legal settlement, and if he has no such settlement, then by the Commonwealth. In this last contingency the bills must be approved by the Board of State Charities. This Act settles a point as to which there was a difference of opinion among certain officers, and confirms the view on which the Board of State Charities had acted. Up to the end of No-

RECENT LEGISLATION—MINOR MATTERS.

vember, 1874, bills of this character for the care of state paupers, to the amount of \$120,410.42, had been presented, of which the Board approved and allowed \$99,350.16.

22. *Minor Legislation.*

Chapter 371 increased the number of judicial officers who may commit juvenile offenders of a certain class to the Industrial School at Lawrence, enlarged the field from which such offenders may be committed, and provided that proceedings against them shall conform to the general provisions of law relating to the trial of juveniles. This last clause brings the school, to a limited extent, under the supervision of the Visiting Agent of this Board.

Resolve 39 authorized the Commissioners of Essex County to borrow \$75,000, to be expended in building an addition to the Jail and House of Correction at Lawrence. The money thus obtained was used in putting up a new wing on the north, which contains sixty-two single cells and a large workshop for convicts. The extension has already been roofed, and will be ready for use early in 1875.

Chapter 279 prohibited city and town authorities from granting a license for any exhibition wherein children under fifteen years of age are employed as acrobats, contortionists, or in any feats of gymnastics or equestrianism. The passage of this Act gave great satisfaction to humane people. It ought to be strictly enforced in all parts of the State.

Resolve 29 appropriated \$1,500, to be expended by the Governor, for the aid of discharged female convicts. The money was utilized, as in 1873 and 1872, through the agency of Miss H. B. Chickering and Mrs. Pauline A. Durant, of the Asylum for Discharged Female Prisoners at Dedham.

Chapter 41 appropriated \$1,000 for alterations and repairs at the State Primary School. The superintendent of the school reports that about half of this sum had been spent prior to the first of October last.

SECRETARY'S REPORT.

P A R T S E C O N D .

T H E S T A T E I N S T I T U T I O N S .

I. FINANCIAL CONDITION.

The Commonwealth now owns and manages eight institutions, exclusive of the State Prison; viz., the Lunatic Hospitals at Worcester, Taunton and Northampton; the Primary School at Monson; the Reform School for Boys at Westborough; the Industrial School for Girls at Lancaster; the Workhouse at Bridgewater, and the Almshouse (with the Asylum for the Chronic Insane) at Tewksbury. The financial affairs of these institutions are set forth in the following tables, mainly prepared from the financial statements prescribed by this Board. What is shown by these tables may be summarized very briefly, thus:

Valuation.—The value of the real estate of the institutions, as reported, aggregates \$2,400,911.39, which is an increase of \$329,985.20 within the year, made up as follows; viz., increase on land \$23,885.20, and on buildings \$306,100. The greater part of this increase on buildings is accounted for by the expenditures of the year on the new Lunatic Hospitals at Taunton and Worcester. The land belonging to the institutions has been increased since September 30, 1873, by a purchase of about fifteen acres at the Northampton Hospital. The valuation of personal estate, reported at \$608,949.07, is greater by \$39,227.22 than in the previous year. The total valuation exceeds that of 1873 by \$369,212.42.

INSTITUTIONS OWNED BY THE STATE.

Receipts.—The aggregate of the reported gross receipts of the year is nearly \$318,000 greater than for 1873, chiefly accounted for, like the increase in valuation, by the appropriations and expenditures for Taunton and Worcester. The amount drawn from ordinary appropriations available for 1874 was but \$15,108.24 larger than the corresponding figure for 1873, while the \$289,458.80 from special appropriations for the year is greater by \$274,648.81 than the amount received from that source in the previous year. As compared with the returns of 1873, those for 1874 show an increase of \$1,636.37 in the receipts from farms; of \$1,600.69 from labor; and of \$8,247.16 from towns for the support of their charges; with a decrease of \$3,682 from individuals for support at the State Lunatic Hospitals.

Expenditures.—The total expenditures of the year are reported at \$885,647.76, an excess of \$306,434.87 over those of 1872, explained as heretofore mostly by the work going on at Worcester and Taunton. Included in the aggregate of the year, however, is \$31,004.61 paid into the State treasury according to law, and \$299,844.74 for buildings, improvements and extraordinary repairs. The real outgo for the ordinary current expenses of the institutions was \$547,963.05, an excess of \$25,585.31 over the corresponding figures for 1873. As compared with the returns for 1873, those of 1874 show an increased expenditure of \$7,112.55 for salaries and labor; of \$12,729.43 for provisions and general supplies; of \$5,726.35 for clothing; and of \$1,462.21 for medical supplies.

Liabilities and Resources. A comparison of the fourth of the following tables with the corresponding table of last year, shows that the liabilities of the institutions on the 30th of September, 1874, were about \$12,350 greater, and their resources about \$14,643 greater, than at the end of the previous year, leaving a balance to the credit of the institutions greater by \$2,291.90 than they held September 30, 1873. Their unexpended appropriations are \$7,202.47 less than they had a year ago.

SECRETARY'S REPORT.

TABLE I.—*Valuation of the State Institutions, September 30, 1874.*

INSTITUTIONS.	REAL ESTATE.			PERSONAL ESTATE.			
	No. of Acres of Land.	Value of Land.	Buildings.	Total.	Furniture.	Farm Stock and Implements.	Farm Produce on hand.
Worcester Hospital, .	375	\$641,070 70	\$462,100 00	\$1,103,170 70	\$40,044 97	\$10,825 00	\$6,501 39
Taunton Hospital, . .	134	26,800 00	290,000 00	316,800 00	32,023 27	5,236 75	1,650 00
Northampton Hospital, .	210	34,000 00	264,150 00	298,150 00	29,910 00	8,126 50	8,478 00
Tewksbury Almshouse, .	245	23,290 00	210,350 00	233,640 00	39,852 56	14,458 25	12,161 65
Bridgewater Workhouse,	220	20,000 00	119,520 00	139,520 00	16,313 47	9,882 25	13,914 80
Monson School, . .	230	18,758 69	102,760 00	121,518 69	18,199 81	10,209 95	8,374 55
Westborough School, .	262	22,162 00	92,200 00	114,362 00	17,853 40	8,024 64	11,080 04
Lancaster School, . .	180	8,200 00	65,550 00	73,750 00	4,675 00	4,030 00	2,780 00
Totals, . . .	1,856	\$794,281 39	\$1,606,630 00	\$2,400,911 39	\$198,872 48	\$70,793 34	\$64,940 43

INSTITUTIONS OWNED BY THE STATE.

TABLE I.— *Valuation of the State Institutions—Continued.*

INSTITUTIONS.	PERSONAL ESTATE—Continued.				Total Valuation. 1874.	Valuation for 1873.	Increase of Valuation.
	General Supplies.	Miscellaneous Articles.	Funds and Investments.	Total Personal Estate.			
Worcester Hospital, .	\$7,391 58	\$600 00	\$4,694 08	\$70,057 02	\$1,173,227 72	\$952,565 22	\$220,662 50
Taunton Hospital, .	10,260 96	25,300 00	11,000 00	85,470 98	402,270 98	276,167 54	126,103 44
Northampton Hospital, .	15,481 98	9,040 00	—	71,036 48	369,186 48	364,510 64	4,675 84
Tewksbury Almshouse, .	29,881 79	29,591 10	—	125,945 33	359,585 33	359,381 64	203 69
Bridgewater Workhouse,	9,835 39	18,917 50	—	68,863 41	208,383 41	204,673 94	3,709 47
Monson School, .	15,886 42	12,847 25	—	65,517 98	187,036 67	183,306 50	3,730 17
Westborough School, .	21,938 45	13,716 34	31,300 00	103,912 87	218,274 87	205,293 81	12,981 06
Lancaster School, .	4,360 00	—	2,300 00	18,145 00	91,895 00	94,748 75	2,853 75*
Totals, . . .	\$115,036 55	\$110,012 19	\$49,294 08	\$608,949 07	\$3,009,860 46	\$2,640,648 04	\$369,212 42

* Decrease.

SECRETARY'S REPORT.

TABLE II.—Receipts of the State Institutions for the Year ending September 30, 1874.

INSTITUTIONS.	Cash on hand, Oct. 1, 1873.	From Special Appropriations.	APPROPRIATIONS FOR CURRENT EXPENSES.				Total from Appropri- ations for Current Expenses.
			From Deficiency Appropriations.	From Unexpended Appropriations of former calendar years.	From Ordinary Ap- propriations of present calendar year.		
Worcester Hospital,	\$11,478 13	\$194,828 91	—	\$5,233 10	\$5,008 70	\$10,241 80	
Taunton Hospital,	1,886 67	87,178 83	—	9,443 66	11,312 01	20,755 67	
Northampton Hospital,	1,581 46*	—	—	12,138 71	39,643 91	51,782 62	
Tewksbury Almshouse,	2,439 47†	—	—	21,654 42	71,628 05‡	93,282 47	
Bridgewater Workhouse,	543 00§	—	\$1,979 14	13,058 25	31,395 01	46,432 40	
Monson School,	—	99 00	—	15,674 57	29,926 98	45,601 55	
Westborough School,	6,316 91§	7,352 06	—	13,386 27	40,792 75	54,179 02	
Lancaster School,	7,497 13||	—	1,592 46	5,006 26	14,954 53	21,553 25	
Totals,	\$31,742 77	\$289,458 80	\$3,571 60	\$95,595 24	\$244,661 94	\$343,828 78	

* Given in Tenth Report as \$1,507.30.
† Of this sum \$3,540 came from an additional appropriation for current expenses, to secure additional nursing and medical care.
‡ Paid into the State Treasury after October 1, 1873, though reported last year as paid prior to that date.
§ Includes \$1,000 reported last year as paid to the State Treasury, but not paid until December, 1873.

INSTITUTIONS OWNED BY THE STATE.

TABLE II.—Receipts of the State Institutions—Continued.

INSTITUTIONS.	From Farm and Farm Produce.	From Labor.	FOR SUPPORT.		From all other sources.	Total Receipts.
			From Towns.	From Individuals.		
Worcester Hospital,	\$1,267 17	—	\$50,580 17	\$49,298 35	\$2,311 82	\$320,006 35
Taunton Hospital,	—	—	57,891 63	14,436 66	1,476 02	183,625 48
Northampton Hospital,	1,368 05	—	19,290 24	24,267 58	1,616 53	99,906 48
Tewksbury Almshouse,	—	—	—	—	1,136 15	96,858 09
Bridgewater Workhouse,	782 25	\$1,552 70	—	—	—	49,310 35
Monson School,	304 14	1,109 36	—	—	95 22	47,209 27
Westborough School,	2,480 89	10,604 70	8,654 23	—	—	89,587 81
Lancaster School,	518 92	365 65	3,882 21	—	117 39	33,934 55
Totals,	\$6,721 42	\$13,632 41	\$140,298 48	\$88,002 59	\$6,753 13	\$920,438 38

SECRETARY'S REPORT.

TABLE III.—Detailed Expenditures of the State Institutions for the Year ending September 30, 1874.

I N S T I T U T I O N S.	C U R R E N T E X P E N S E S.							
	Salaries, Wages and Labor.	Provisions and Supplies.	Clothing.	Fuel and Light.	Medicine and Medical Attendance.	Furniture, Beds and Bedding.	Transportation and Travel- ling Expenses.	Ordinary Re- pairs.
Worcester Hospital, .	\$34,363 40	\$39,078 89	\$6,070 36	\$11,543 19	\$1,035 53	\$3,663 72	\$718 82	\$1,716 61
Taunton Hospital, .	19,549 50	39,184 21	7,059 51	14,476 33	956 17	5,616 45	552 99	3,767 14
Northampton Hospital,	24,714 59	28,848 83	5,344 12	9,548 17	2,387 34	4,127 98	711 60	5,478 22
Tewksbury Almshouse,	17,567 78	35,728 06	8,502 63	12,681 85	1,129 00	4,984 31	1,431 08	2,828 31
Bridgewater Work'ise,	10,792 50	15,468 92	190 13	6,977 91	716 97	5,392 36	660 46	1,929 18
Monson School, . .	13,776 95	13,978 91	4,836 15	3,108 77	85 76	2,949 19	738 68	1,435 53
Westborough School, .	18,074 82	15,226 73	6,048 92	6,252 94	120 70	1,239 61	520 55	672 70
Lancaster School, .	10,601 54	3,897 03	871 98	1,765 03	230 51	1,032 24	349 83	1,152 88
Totals, . . .	\$149,441 08	\$191,411 58	\$38,923 80	\$66,354 79	\$6,661 98	\$29,005 86	\$5,684 01	\$18,980 57

INSTITUTIONS OWNED BY THE STATE.

TABLE III.—Detailed Expenditures of the State Institutions—Continued.

INSTITUTIONS.	CURRENT EXPENSES—Continued.			EXTRAORDINARY EXPENSES.				Total Expenditures.
	Expenses of Trustees or Inspectors.	All other Ordinary Expenses.	Total.					
Worcester Hospital, .	\$251 03	\$9,092 49	\$107,534 04					\$904,676 96
Taunton Hospital, .	—	5,056 28	96,218 58					183,397 41
Northampton Hospital,	71 39	8,644 07	89,876 31					98,068 53
Tewksbury Almshouse,	480 00	2,866 82	88,198 84					94,395 95
Bridgewater Work'g'se,	—	4,303 97	46,432 40					48,919 92
Monson School, . .	420 00	4,271 61	45,601 55					47,209 27
Westborough School, .	128 11	4,780 72	53,065 80					83,425 97
Lancaster School, .	244 75	889 14	21,035 53					25,564 75 \$
Totals,	\$1,595 28	\$39,904 10	\$547,963 05	\$294,325 71	\$5,519 03	\$37,839 97	\$337,684 71	\$885,647 76

* Cash to State Treasury, reported last year.

† Includes payments to State Treasury, \$21,894.89, of which \$4,316.91 was reported in 1873.

‡ Payments to State Treasury.

\$ Of this, \$4,000 was reported in 1873.

SECRETARY'S REPORT.

TABLE IV.—*Liabilities and Resources of the State Institutions, September 30, 1874.*

INSTITUTIONS.	LIABILITIES.			RESOURCES.				Balance in favor of the Institutions.†
	Salaries unpaid.	Bills Payable.*	Total.	Cash on hand.	Bills Receivable.	Unexpended Appropriations.	Total.	
Worcester Hospital, .	\$8,774 65	\$6,848 24	\$15,622 89	\$15,330 39	\$28,809 99	—	\$44,140 38	\$28,517 49
Taunton Hospital, .	2,791 72	3,996 46	11,788 18	228 07	24,921 95	—	25,150 02	13,361 84
Northampton Hospital,	3,358 18	6,697 08	10,055 26	1,847 95	27,035 78	—	28,883 73	18,828 47
Tewksbury Almshouse,	—	2,462 14	2,462 14	2,462 14‡	—	\$21,371 95	23,834 09	21,371 95
Bridgewater Work'ise,	—	390 43	390 43	390 43‡	—	8,605 99	8,996 42	8,605 99
Monson School, . .	—	—	—	—	—	14,974 02	14,974 02	14,974 02
Westborough School, .	—	6,471 98	6,471 98	6,471 98‡	—	14,207 25§	20,679 23	14,207 25
Lancaster School, .	225 00	5,000 00	5,225 00	8,369 80	—	10,045 47	18,415 27	13,190 27
Totals, . . .	\$15,149 55	\$36,866 33	\$52,015 88	\$35,100 76	\$80,767 72	\$69,204 68	\$185,073 16	\$133,057 28

* The amounts stated for Tewksbury, Bridgewater, Westborough and Lancaster, are sums due the State Treasury, and included in "cash on hand."

† Does not include the "funds" at Worcester, Taunton, Westborough and Lancaster, elsewhere given among assets.

‡ These sums were paid over to the State Treasury in October, 1874.

§ Besides \$147.94 remaining of a special appropriation.

INSTITUTIONS OWNED BY THE STATE.

TABLE V.—Comparative Cost of different Items by the Week.

INSTITUTIONS.	Reported Average No. of inmates.	Salaries, Wages and Labor.	Provisions and Supp.	Clothing.	Fuel and Light.	Medicine and Medical Supplies.	Furniture, Beds and Bedding.	Transportation and Travelling Expenses.	Ordinary Repairs.	All other Ordinary Expenses.*	AVERAGE WEEKLY COST.	
											Estimates by Superintendent.	Estimates by Secretary.
<i>State Lunatic Hospitals.</i>												
Worcester Hospital, . . .	476.	\$1 38.8	\$1 57.8	\$0 24.5	\$0 46.6	\$0 41.1	\$0 14.8	\$0 02.9	\$0 06.9	\$0 37.7	\$4 34	\$4 32
Taunton Hospital, . . .	481.	78.2	1 56.6	28.2	57.9	03.8	22.5	02.2	15.1	20.2	3 85	3 84
Northampton Hospital, . .	469.5	1 01.2	1 18.2	21.9	39.1	09.8	16.9	02.9	22.4	35.7	3 54	3 60
Average, . . .	1,426.5	\$1 06.0	\$1 44.4	\$0 24.9	\$0 47.9	\$0 05.9	\$0 18.1	\$0 02.7	\$0 14.8	\$0 31.1	\$3 91	\$3 89
<i>State Pauper Establishments.</i>												
Tewksbury Almshouse, . . .	885.	\$0 38.2	\$0 77.6	\$0 18.5	\$0 27.6	\$0 02.5	\$0 10.8	\$0 03.1	\$0 06.1	\$0 07.2	\$2 08	\$1 98
Monson Primary School, . .	481.	55.1	55.9	19.3	12.4	00.3	11.8	03.0	05.7	18.8	1 82	1 68
Bridgewater Workhouse, . .	403.4	51.5	73.7	00.9	33.3	03.4	25.7	03.1	09.2	20.5	2 21	2 04
Average, . . .	1,769.4	\$0 45.8	\$0 70.8	\$0 14.7	\$0 24.7	\$0 02.1	\$0 14.5	\$1 00.0	\$0 06.8	\$0 13.4	\$2 04	\$1 92
	323.7	\$1 07.4	\$0 90.5	\$0 35.9	\$0 37.1	\$0 00.7	\$0 07.4	\$0 03.1	\$0 04.0	\$0 29.2	\$3 19	\$2 96
	97.5	2 09.1	76.9	17.2	34.8	04.5	02.4	06.9	22.7	22.3	4 15	4 96
Average, . . .	421.2	\$1 30.9	\$0 87.3	\$0 31.6	\$0 36.6	\$0 01.6	\$0 10.4	\$0 04.0	\$0 08.3	\$0 27.6	\$3 38	\$3 41
Gen'l Av. for State Institutions,	3,617.1	\$0 79.5	\$1 01.7	\$0 20.7	\$0 35.3	\$0 03.5	\$1 54.2	\$0 03.0	\$0 10.1	\$0 22.0	\$2 93	\$2 87

* Includes Expenses of Trustees or Inspectors.

SECRETARY'S REPORT.

TABLE VI.—Total and Average Population of the State Institutions, with Statistics of Disease and Mortality, for the Years ending September 30, 1873 and 1874.

INSTITUTIONS.	WHOLE NUMBER.		CASES OF DISEASE.		DEATHS.		BIRTHS.		AVERAGE NUMBER, Computed by Secretary.	
	1873.	1874.	1873.	1874.	1873.	1874.	1873.	1874.	1873.	1874.
Worcester Hospital, . . .	818	842	846	869	69	75	—	—	453.2	476.1
Taunton Hospital, . . .	830	858	845	889	53	67	—	—	434.1	480.7
Northampton Hospital, . .	611	621	614	626	21	25	—	—	437.2	469.5
Tewksbury Almshouse, . . .	2,670	3,022	1,467	1,213	348	314	65	52	816.2	880.9
Bridgewater Workhouse, . .	717	798	380	432	47	62	31	47	331.4	403.8
Monson School, . . .	647	715	402	541	6	18	2	2	424.	480.4
Westborough School, . . .	450	456	—	—	—	3	—	—	289.5	323.7
Lancaster School, . . .	161	140	—	—	1	2	—	—	121.	93.3
Totals,	6,904*	7,452*	4,554	4,570	555	566	98	101	3,306.6	3,608.4

* Totals, excluding transfers—6,997 for 1873, and 6,513 for 1874.

STATE INSTITUTIONS—WORCESTER HOSPITAL.

The aggregate of the reported number of inmates of the eight State institutions within the year is 8,045, against a corresponding aggregate of 7,357 in 1873. But from these reported numbers certain deductions must be made for re-admissions or duplicates, and, in the case of Tewksbury, for the so-called nominal admissions,—persons merely registered there in accordance with the provisions of Chapter 83, Acts of 1860. When this deduction is made we have the whole numbers set down in the first two columns of the last of the foregoing tables—6,904 for 1873, and 7,452 for 1874. The real aggregates are not reached, however, till a further deduction is made for the transfers of the year between the several establishments—677 for 1873 and 639 for 1874. Thus it is ascertained that the actual number for 1873, of different persons within the institutions, was about 6,227. By the same process, it is found that the number for 1874 was 6,813—an excess of 586 over that of the preceding year.

II. STATE LUNATIC HOSPITALS.*The Worcester Lunatic Hospital.*

DR. BERNARD D. EASTMAN, *Superintendent.*

The trustees report that satisfactory progress was made on the new hospital during the past year. One wing has its walls nearly up, and will be covered before the first of January; the foundations for the other portions of the building are going forward with reasonable expedition. The main work of grading is finished, and a substantial driveway to connect the new site with the highway has been constructed, and an eight-inch water-main laid from Bell Pond. The trustees consider that an additional appropriation will be necessary in order to insure rapid progress on the work next season.

With respect to the provision required by the legislative Act of the last session to be made here and at Danvers for

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the homicidal insane not convicts, it seems to be the wish of the trustees and the superintendent that the plan which they originally submitted to the Governor and Council should still be carried out. In that case the requirement could readily be met, but the capacity of the hospital would then be for 500 patients, instead of 400 as contemplated in the present plans; still, however, not exceeding in this respect either the hospital at Taunton, as enlarged, or that now building at Danvers.

The sales of land belonging to the old hospital are made but slowly; only \$4,408.82 has been paid within the year, though \$5,000 more was secured, but not paid at the date of the report. This inability to sell is ascribed to the general stagnation of business; certainly there seems to have been no want of effort in procuring sales. The expenditures on the new hospital since September 30, 1873, have been \$194,828.91; the whole expenditure to October 1, 1874, was \$333,231.92, which sum has been drawn from the State treasury. The total amount already realized from the old hospital lands, and paid into the treasury, is \$67,897.38, including the \$5,000 above mentioned. The general financial condition of the institution is satisfactory, the balance in its favor on the 30th of September being \$28,517.49, besides invested funds amounting to \$4,694.08.

Inmates.

WORCESTER HOSPITAL.	Males.	Females.	Totals.
Patients in the hospital Oct. 1, 1873, .	208	261	469
admitted during the year, .	202	198	400
Apparent number under treatment, .	410	459	869*
Discharged recovered,	42	29	71
improved,	67	70	137
not improved,	51	50	101
Died,	37—197	38—187	75—384
Remaining Sept. 30, 1874, . . .	213	272	485

* Real number 842.

STATE INSTITUTIONS—TAUNTON HOSPITAL.

The daily average number of patients for the year was 476.1; divided according to the nature of their support into state patients 62.8, town patients 245.2, and private patients 168.1. This is an increase of about 23 over the average of the previous year, although the admissions were somewhat less, and the discharges more. The close of the year finds the hospital with 16 more inmates than at the beginning. Of the admissions within the year, the superintendent states that only 268 were new cases; 375 were admissions from the general community, the rest being transfers from other institutions, including twelve from prisons. Of the 485 patients in the hospital at the close of the official year, 82 are supported by the State (an increase of 37 as compared with last year), 244 are supported by towns, and 159 by individuals.

The hospital experienced a large mortality during the year, but the proportion of deaths to the reported number of patients was scarcely larger than in previous years, being 8.6 per cent. The per cent. of recoveries was but 8.1 against 11.8 in 1873. The large mortality is ascribed chiefly to the hopeless condition of many patients when brought to the hospital. "Forty-six of those who died were admitted either within the year or near the close of the preceding year. Of these, there were not more than ten of whom there was, at the time of their admission, any reason to hope that they would survive more than a few days or weeks, and several ought not to have been brought to the hospital. One was moribund when admitted and died the next day, and twenty-three in all died within twenty days after their admission." Of those that recovered, only eight had been insane more than two years.

The Taunton Lunatic Hospital.

DR. WILLIAM W. GODDING, *Superintendent.*

Since the date of the last report, the construction of the additional buildings for which legislative provision was made in 1873 and 1874, has advanced rapidly. The west wing, designed for male patients, has been completed and occupied for some time past, and the east wing is also complete ex-

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ternally. It is expected that the building will be ready for use early in the spring of 1875. The superintendent describes in considerable detail the plan of construction and the character of the appurtenances. The new wings will add six wards to the original hospital, each one capable of accommodating thirty patients with their attendants,—180 patients in all,—raising the capacity of the institution to 600, with less crowding and more classification than has heretofore been possible with numbers much smaller. When complete, the hospital “will have ten, and if desirable, thirteen sub-divisions of each sex, each ward a complete family by itself, with distinct dining, bathing, clothing rooms, airing-courts and verandas. One of these wards will be an infirmary for the sick, provided with special diet, another for convalescents, a third for working-men.” From the description given, it is evident that the aim throughout has been to do the work in the most substantial manner, and that no pains have been spared to make the new buildings as perfect as possible, and to furnish them with all appliances, within a reasonable expense, which could better fit them for their intended use.

For the completion and finishing of these buildings, and for much needed alterations and repairs on the old buildings, the Legislature of 1874 appropriated \$50,000. The whole sum that has been appropriated for enlargement and repairs is \$175,000; and \$135,110.90 of this was expended up to the 30th of September last. Out of the appropriation of 1874 the institution has been provided with a new boiler-house, four boilers, a new engine, and a hot-blast blower; a smoke-stack, 126 feet high, for draught purposes; a fan-room and pump-house, and many improvements in the mechanical appliances. A work-room has been fitted up as a machine-shop, where, under the superintendence of the resident engineer, much of the work in connection with the heating apparatus, both of the old and the new buildings, is being done with diminished outlay.

The trustees note the death, within the past year, of a recent associate, Hon. Charles Edward Cook, whose connection with the institution from its beginning, a period of twenty

STATE INSTITUTIONS—TAUNTON HOSPITAL.

years, was marked by thorough devotion to the interests of the hospital and the insane, and a liberal bestowal of time and influence in their behalf.

Inmates.

TAUNTON HOSPITAL.	Males.	Females.	Totals.
Patients in the hospital Oct. 1, 1873, .	238	196	434
admitted during the year, .	237	218	455
Apparent number under treatment, .	475	414	889*
Discharged recovered,	40	53	93
improved,	99	63	162
not improved,	36	23	59
Died,	37—212	30—169	67—381
Remaining Sept. 30, 1874, . . .	263	245	508

* Real number 858.

The average number of inmates for the year was 480.7 ; viz., state patients 117.6, town patients 292.8, private patients 70.3. This is an average greater by about 47 than that for 1873, and as the admissions were increased but 24 while the number of those discharged was decreased, a longer term of residence at the hospital seems to be indicated. The institution now has 74 more patients than it had at the beginning of the official year, 53 of this increase being in the class of state patients. The classification at date is 128 state patients, 308 town patients, and 72 private patients. Of the admissions within the year, 328 are reported as having never before received treatment at a hospital.

The mortality of the year was both absolutely and relatively greater than for the previous year. This is accounted for by the superintendent in part by the necessarily unfavorable influence of a shifting population upon the sanitary state of the hospital, and in part by the condition of the patients previous to admission, as well as their advanced age, twenty-one of those who died being above sixty years of age, ten of the number being over seventy, and one ninety-five. The

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per cent. of mortality to the reported number under treatment was 7.5, and the per cent. of recoveries 10.4.

The hospital maintains its usual excellent financial condition, closing the year with \$13,361.84 in its favor, besides its reserve fund of \$11,000.

The Northampton Lunatic Hospital.

DR. PLINY EARLE, *Superintendent.*

Many improvements and repairs were made during the past year at the Northampton Hospital, the most noteworthy of which are referred to in the report of the trustees. The old cooking apparatus has been replaced by new, containing the most recent improvements. A new water-tank over the rotunda has been provided; also a convenient bath-room for the refractory patients. A large story-and-a-half building, of wood, slate-roofed, has been erected for storage purposes, mainly by the labor of regular employes and patients. The main sewer has been extended to a greater distance from the buildings, and is to be carried still further, to make the sewage available for enriching the soil, and numerous minor improvements have been made.

The airing-courts, constructed about two years ago, continue to approve themselves as useful adjuncts to the provisions for the health and comfort of the patients. In allusion to this feature of hospital construction, Dr. Earle states that they were invariably attached to the early American institutions, from the erection of the first hospital, that at Frankford, Pa., in 1817, to the foundation of the Worcester Hospital, in 1833; the latter institution first omitted them, and its example was followed by many afterwards built, until, of late years, the earlier practice has again found favor, and few well-appointed hospitals are now destitute of these conveniences. At the Worcester Hospital itself, airing-courts have been in use to a considerable extent, for more than sixteen years past.

The means recounted in previous reports for the occupation and enjoyment of the patients have been freely

STATE INSTITUTIONS—NORTHAMPTON HOSPITAL.

employed. Frequent readings, lectures, concerts, dramatic performances and social gatherings have been held. Prominent among the means of enjoyment is the decoration of the halls with pictures. In this particular the Northampton institution, like most others in America, is decidedly superior to the generality of foreign hospitals. The number of framed pictures, of all sizes, is stated as 1,308.

An apple orchard of fifteen acres, well set with trees, which are now at their most productive age, has been added to the hospital farm. The price was \$4,000, of which sum three-fourths has already been paid out of the current income of the hospital. The farm steadily improves in value and productiveness.

The superintendent contrasts the present satisfactory financial condition of the hospital with its condition at the date of his first connection with it, ten years ago. Within that period the State has made special grants to the hospital, amounting in all to \$5,000 ; while the hospital has been enabled to expend from its ordinary receipts upwards of \$97,000 in improvements and repairs ; and, also, to increase the value of its cash assets and supplies by nearly \$40,000.

Inmates.

NORTHAMPTON HOSPITAL.	Males.	Females.	Totals.
Patients in the hospital Oct. 1, 1873, .	210	223	433
admitted during the year, .	105	88	193
Apparent number under treatment, .	315	311	626*
Discharged recovered,	25	12	37
improved,	24	19	43
not improved,	27	18	45
Died,	14—90	11—60	25—150
Remaining Sept. 30, 1874, . . .	225	251	476

* Real number 621.

The daily average number of inmates was 469.5, or over 32 larger than during 1873, or any previous year. Of this average number, 284.6 were state patients, 103 town patients,

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and 81.9 private patients. The increase in the general average seems to have been due to the increased average of state patients, which was larger by 36 than for the year before.

Of the admissions within the year, 109 were from the general population and 84 were transfers from other state institutions. About 62 per cent. of those admitted had been inmates of some hospital before. The number admitted is larger by 12 than in 1873, the increase being from the general population. The 476 remaining in the hospital September 30, 1874, are thus classed: State patients, 291; town patients, 110; private patients, 75. Within ten years past the usual number of town patients has more than doubled. Further increase is anticipated as an effect of recent modifications of the settlement laws.

The mortality has continued to be quite small; only 3.9 per cent. of the reported number under treatment. For the last ten years, with few exceptions, the death-rate has steadily diminished. The trustees and superintendent agree in accounting for this by the unwearied efforts that have been made during that period to "perfect the hospital in all its departments; to improve the heating and ventilation; to promote cleanliness of apartments and of person; to encourage exercise in the open air, and enlarge the facilities therefor; to insure regularity of habit in respect to food, sleep and bodily activity; to secure the faithful performance of all the duties which the physician and the nurse owe to their patients." That something is also due to the physical condition of the patients received in late years, may be inferred from the admission of the superintendent, that "it is not to be expected that this small ratio of deaths can continue much longer," in view of "the large number of debilitated bodies and shattered constitutions now here."

Insane Department—State Almshouse.

THOMAS J. MARSH, *Superintendent.*

The insane department of the State Almshouse, at Tewksbury, properly comes under the Lunatic Hospital head this year, because now, for the first time, it is in charge of a

STATE INSTITUTIONS—ASYLUM FOR CHRONIC INSANE.

special physician, Dr. James M. Whitaker having been appointed to the position September 1, 1874, after four months of service as resident physician in the Almshouse.

During the year the building for the insane has been repaired and its ventilation somewhat improved, and its condition is now much better than it was a year ago. A large yard, or airing-court, for the use of the insane inmates, is to be inclosed. The physician recommends that each sitting-room be provided with a table for papers and books, and that facilities for playing checkers, backgammon, etc., be furnished the inmates. The insane sick are now necessarily treated in the general hospital of the institution, because there is no room for treating them elsewhere. Dr. Whitaker says that humanity demands their treatment in a hospital by themselves. The superintendent of the institution remarks that the propriety of this measure is too obvious for argument, and makes note of the fact that the superintendents of the State Lunatic Hospitals, called last August for consultation, declared that separate treatment is essential to proper management. Finally, the trustees add that "from the establishment of a distinct medical department for the insane, under the charge of a physician who devotes himself exclusively to their wants, it would follow, logically, that a separate hospital should be provided for the sick insane."

Inmates.

INSANE DEPARTMENT—TEWKSBURY.	Males.	Females.	Totals.
Patients remaining Oct. 1, 1873, .	84	219	303
admitted during the year, .	45	61	106
Apparent number under treatment, .	129	280	409*
Discharged recovered,	6	1	7
improved,	3	2	5
not improved,	10	20	30
Deserted,	6	—	6
Died,	11—36	31—54	42—90
Remaining Sept. 30, 1874, . . .	93	226	319

* Real number 408.

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The number of beds in the building for the insane is but 291, so that the excess of the insane over the number of beds for them is 28. The weekly average of insane inmates for the year was 304, against a weekly average, as computed in this office, of 577 in the other department of the Almshouse. The insane constituted nearly 40 per cent. of the whole number remaining in the institution at the close of the year—319 out of 805. The percentage of deaths among the insane, to the reported number of insane under treatment, was about 10.2; and of the whole number of deaths in the institution, about 13.3 per cent. were of insane persons.

This part of the institution, says Dr. Whitaker, was designed for the incurable but harmless insane, and he urges that none but such persons should be taken there. "For if an insane person has any chance of recovery in a hospital for the insane, that chance would be greatly diminished, or perhaps entirely lost, by his being brought to this institution." He also urges that none but the harmless insane should be taken there,—those who will not disturb others or be disturbed by them. Speaking on the subject of ventilation and the arrangement of the building, he says—and the trustees call special attention to his words:—

"No method of ventilation ever devised would be adequate to ventilate a room forty by fifty feet, that contained from sixty to seventy-five insane persons, so that an individual going into the room from out of doors would not discover that the air was vitiated; especially if, as is the case here, many of the insane were untidy in regard to their clothing and uncleanly in their personal habits. In my opinion, the only way a suitable ventilation can be secured, with the present number of insane, is by remodelling the building, so that no more than twenty or twenty-five insane shall occupy the same room. Such a division of the inmates, and consequently a classification of them, would do much to improve their mental and physical condition, and correspondently contribute to their comfort and happiness. It would also make it possible to adopt a course of treatment with any of the insane whose mental condition it might seem possible to improve by the aid of medicine."

STATE INSTITUTIONS—LUNATIC HOSPITALS.

*The Hospitals as a Class.**Results of the Year.*

It will be seen that in the four hospitals the number of patients remaining on the first of October, 1873, was 1,639; that the reported number of admissions during the year was 1,154; and that 1,788 remained under treatment on the first of October, 1874. Deducting from the reported admissions the aggregate of transfers and readmissions, and the number of different persons actually admitted seems to have been 960, or 33 more than were admitted in 1873. The apparent whole number treated during the year was 2,793; but allowing for readmissions and transfers as before, the real number seems to have been 2,599, or 87 more than were actually treated in 1873. The aggregate of deaths was 209, against 203 in 1873. The percentage of deaths in 1874 to the whole number treated was 8.04, against a corresponding percentage of 8.12 in 1873.

Respecting the deaths, it is shown by the report from Worcester, that 23 of the 75 occurring there were of patients within twenty days after their admission, while 10 were of persons over seventy years of age, and in 18 cases insanity had continued for more than ten years. From Taunton the report is, that of 67 occurring there, 37 were of patients who had been less than three months in the institution, and here again 10 were of persons over seventy years of age. From Northampton it is reported that most of the mortality was the result of diseases which in all hospitals carry off a large majority of those who die. At Tewksbury 14 of the 42 deaths were from diarrhoea and 7 from general debility. From an examination of the tables in the several reports, it appears that nearly or quite half the whole number of deaths in the four hospitals, were of persons whose demise within three or four months was every way probable at the time of admission.

The aggregate of discharges includes 208 reported recovered, 347 reported improved, and 235 reported unimproved. These

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statistics have less value than they would have if there were a common basis of judgment as to what constitutes recovery. It is clearly apparent that some of the reported recoveries were of periodical cases from the attack on account of which they were sent to the hospital. The superintendent of the Worcester institution mentions that six of his reported recoveries were of this sort. Of the 71 recoveries reported from Worcester, 52 were of persons put under treatment before insanity had continued a year; while of the 93 reported from Taunton, 78 came into the hospital before they had been six months insane; and from Northampton, it is said, that the restorations must almost exclusively be limited to cases of recent origin.

The percentage of reported recoveries, to the whole number treated during the year in the four hospitals, is 7.9. Excluding those treated at Tewksbury, the percentage is 9.1. The percentage of those reported as discharged improved, to the number treated in the three state hospitals proper, is 15.6. "The degree of success of an institution for the insane," says Dr. Eastman, "is not to be measured by the tabulated recoveries alone, but it should receive credit for the benefits that accrue to many a benighted mind that cannot sustain itself among the troubles and trials incident to ordinary life, as well as for the safety its custodial function insures to society." And, speaking on the same topic, Dr. Earle says that for the sum of good accomplished, an insane hospital "cannot rely solely or chiefly upon the number of its cures, but likewise upon the deaths prevented, the lives prolonged, the sickness averted, the bodily health sustained, promoted and improved, the amount of comforts secured, the contentment attained, and the enjoyment procured."

Correspondence of the Insane.

Concerning the law of last summer, under which all insane patients are allowed to write letters and deposit them in locked boxes that are only opened by some member of the Board of State Charities, nothing is said in the reports from

STATE INSTITUTIONS—LETTERS OF THE INSANE.

Northampton and Worcester, but the trustees of the Taunton hospital use the following language :—

“ These boxes have been provided, and all the patients can now ventilate their wrongs, sorrows or abuses, if any such exist, without any fears of espionage from the powers that govern within. We do not think, however, that this provision will prove any more satisfactory to that class, who are so persistent in doubting the integrity and summarily condemning the various officers intrusted with the management of our hospitals, than the other arrangement, which allowed the superintendent to read and decide whether the correspondence was such as should be forwarded or not. And we are quite sure that the officers whose duties require the perusal of these insane missives will never become ‘ well read ’ (in the true sense) in this department (however pleasant the pastime may prove), nor anxiously seek a re-appointment hereafter.

“ We have no desire to denounce or disapprove of the sentiment which demands all proper safeguards for the kindest treatment of our insane and the prevention of the confinement of any persons under false representations. But it is necessary that some persons should have charge of our institutions for the insane, and consequently some parties must finally be relied upon, notwithstanding committees may be appointed for that purpose *ad infinitum*.

“ The character of those who are appointed by the Executive to fill the offices in connection with our public institutions, and who give their time and services without compensation, should certainly be counted as something, to say nothing of their morality, humanity, honesty or integrity. We believe, and we think we are justified in stating, that the trustees and managers of the hospitals in Massachusetts are entitled to the confidence of the community, so far at least as the administration of their trusts is concerned; and that under no circumstances would they allow any abuses in the management of the hospitals under their control to exist after discovery, much less would they become parties to any arrangement for the confinement and detention of persons in sound mind by any parties for any purpose.”

Future Provision for Mental Defectives.

The superintendent of the Northampton hospital devotes several pages of his report to a presentation of the views he entertains as to the needs of the State in the matter of insti-

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tutions for disorders affecting the mind. He thinks the new lunatic hospitals at Worcester and Danvers will not long supply our necessities, and therefore would for a time retain and use the old buildings at Worcester. When they must be relinquished and removed, he would, *first*, establish a hospital for epileptics. He would, *second*, found an institution for inebriates. He would, *third*, when it becomes necessary, build a lunatic hospital, with accommodations for 250 or 300 patients, in or near Boston. He would, *fourth*, as occasion appeared, erect a similar small hospital in whatever section of the State should appear, at the time, to be best adapted to the convenience of the people ; and "in all future similar exigencies I would pursue the same plan, disseminating these smaller institutions through the Commonwealth according to the necessity of its population in different sections." And he would, *fifth*, abolish the receptacle for chronic insane in the State Almshouse at the earliest practicable day.

This scheme for the future is unfolded with clearness and precision of language, and much of what Dr. Earle says will command ready and cordial assent from thoughtful readers. His remarks on two points are pertinent for immediate consideration ; and the pith of them is given in the following paragraphs :—

Hospital for Epileptics.—"From the very nature of their disease, epileptics are an almost constant annoyance to the other patients of an insane hospital. No person who has seen the terrible spasms, the shakings and the contortions of body, the discoloration of the face and the frothing from the mouth, and heard the peculiar, startling, prolonged and unmistakable cry, compounded of a sigh, a groan and a scream, of a well-marked epileptic paroxysm, or 'fit,' can fail to recognize the force of this objection. For the fit gives no early warning of its approach, and, with many, may occur at any time or place. With the exception of those who have become very seriously demented, and a few whose fits are unwontedly frequent, we cannot refuse to these patients admission to the social entertainments, the other exercises upon secular evenings, or the meetings for worship. Many of them are, a large part of the time, among the most rational of the patients. They retain their intellectual

STATE INSTITUTIONS—SCHEMES FOR THE FUTURE.

powers and tastes to a remarkable extent ; and the loss of opportunity to participate in the pastimes and the other occasions of ministration to enjoyment, to instruction, or to the sentiment of devotion, which are the chief means of rendering hospital life bearable, would be, to them, a great and cruel deprivation. Again, as a class, epileptics are, more than others, liable to accidents and bodily injuries. If seized, when standing, by the fit, they fall, wheresoever they may be and whatsoever is beneath them. They, consequently, for proper treatment, require many safeguards which are not generally found in the hospitals. Tables, seats, bedsteads and all other furniture of their apartments should be made as free from corners and sharp angles as possible. The bedsteads should be low and guarded by elevated sides, to prevent them from falling from the bed if seized by the fit in the night. Properly, they should be watched, as they are in some English asylums, by night-attendants. In a hospital intended for epileptics alone, the ability to classify these patients, for the best interest of both themselves and others, would be much greater than at institutions receiving all classes of the insane. A special institution of this kind, designed for the accommodation of from two hundred to three hundred patients, and centrally situated, would not remain long unfilled. The withdrawal from the hospitals for the insane of a large part of the persons who would at first occupy it, would create vacancies in them by which the necessity of an addition to their number would be considerably postponed."

Asylum for Inebriates.—"As another means of retarding that necessity, the Commonwealth should found an institution for inebriates. The need for an establishment of this description is perhaps quite as pressing as that for a hospital for epileptics, and the charters for the two might be granted simultaneously. No man is more insane than the drunkard while the drunk is on. No drivelling idiot is more silly than the inebriate when in the stage of incoherent, nonsensical chatter, or more demented than he when he is lying, dead drunk, in the gutter. This evanescent mental disorder, insanity though for the time being it be, is not so far recognized as such, by the laws of Massachusetts, as to authorize the forcible detention of its victim for a period adequate to that reformation of habit which alone can insure the prevention of its return. For this reason, inebriates ought not to be taken to the hospitals for the insane. There are yet other, and, to the officers of those institutions at least, still more important reasons. As a class, believing themselves improperly placed, they do not adapt themselves to

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their position. They demand privileges which cannot be granted, and chafe under the refusal of them. Considering themselves as not insane, they do not kindly consort with the other classes of patients. They are too liable to attempt to domineer over, to ridicule, to make jest of them. Moreover, they rarely remain sufficiently long to give a reasonable hope of reform. They soon come to believe, or at least to a pretension of the belief, that they shall never again yield to the temptation of strong drink, that they have perfect command over their appetites in that respect, and that they may as well be at home as at the hospital. They become restless, impatient of restraint, and at length leave the institution, after a residence so short that they might as well have never entered it. The opening of an establishment for this class of persons would again relieve the hospitals for the insane and defer the call for more."

III. COUNTY AND PRIVATE HOSPITALS.

Besides the three State Lunatic Hospitals and the Asylum for the Chronic Insane at the State Almshouse, there are four other institutions in the Commonwealth at which insane persons are treated. They are neither owned by the State nor supervised by the Board of State Charities; but as it has become my duty, under the Act of last June relative to the correspondence of the insane, to visit them occasionally, it seems appropriate to speak of them briefly in this connection.

The McLean Asylum, at Somerville, was opened in 1818, and is the oldest of our public establishments for the insane. It will quite comfortably accommodate one hundred and seventy-five patients, and, without much crowding, its capacity is increased to two hundred. It was originally one of the departments of the Massachusetts General Hospital, and still continues in close connection with that institution. The funds of the corporation can be used in the support of patients; otherwise its inmates are all private patients. Its

COUNTY AND PRIVATE LUNATIC HOSPITALS.

chief statistics for the year ending September 30, 1874, are stated by the superintendent to be as follows :—

Remaining October 1, 1873, . . . . .	. . . . .	164
Admitted during the year, . . . . .	. . . . .	81
Whole number treated, . . . . .	. . . . .	245
Discharged recovered,	20	
improved,	40	
unimproved,	25	
died,	10	
		95
Remaining September 30, 1874, . . . . .	. . . . .	150

The Boston Lunatic Hospital, at South Boston, was opened in 1839,—five years after the opening of the State Hospital at Worcester. Its grounds are a yard and garden of about three acres, and it adjoins the premises of the House of Correction. It has a convenient capacity for about one hundred and eighty patients, but, of late years, has rarely had less than two hundred inmates. There are radical defects in its construction, which cannot be remedied except at great expense. But it is managed by an able superintendent, and receives many of the insane of Suffolk County. Its principal statistics for the year are as follows :—

Remaining October 1, 1873, . . . . .	. . . . .	192
Admitted during the year, . . . . .	. . . . .	40
Whole number treated, . . . . .	. . . . .	232
Discharged recovered,	7	
improved,	3	
unimproved,	4	
not insane,	2	
died,	10	
		26
Remaining September 30, 1874,	206

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The County Receptacle for the Insane at Ipswich is attached to the House of Correction at that place. It was established under a law of 1836, and is the only one existing in the Commonwealth that was opened in accordance with this law. It has a capacity for about seventy patients. The physician in charge is the master of the House of Correction. The persons committed to it are mostly if not wholly residents of Essex County. Its statistics for the year are as follows:—

Remaining October 1, 1873, . . . . .	. . . . .	64
Admitted during the year, . . . . .	. . . . .	18
Whole number treated, . . . . .	. . . . .	82
Discharged recovered,	8	
improved,	2	
unimproved,	2	
died,	9	
		21
Remaining September 30, 1874, . . . . .	. . . . .	61

Herbert Hall, at Worcester, is a private institution, opened under authority granted last year by the Governor and Council in accordance with section 8, chapter 288, Acts of 1864. It is in charge of Dr. Merrick Bemis, for sixteen years superintendent of the State Hospital at Worcester. It has accommodations for twenty-five patients, and its statistics for the year are as follows:—

Admitted during the year, . . . . .	. . . . .	28
Discharged recovered,	5	
improved,	3	
unimproved,	5	
died,	3	
		16
Remaining September 30, 1874, . . . . .	. . . . .	12

STATE INSTITUTIONS—PRIMARY SCHOOL.

IV. STATE SCHOOLS.

The State Primary School at Monson.

DR. H. P. WAKEFIELD, *Superintendent.*

Though the almshouse department of this institution was abolished two years ago, a few adult paupers have been maintained there during the past year, under the discretionary power granted this Board by chapter 45, Acts of 1872, the number on the first of October last being 39, or 7.91 of the whole number then remaining in the institution. The following statistics of the year are from the annual report of the superintendent :—

Number remaining October 1, 1873,	. . . . .	. .	453
Pupils in school, 400; all others, 53.			
Received from Tewksbury during the year,	. . . . .	176	
from the courts,	. . . . .	61	
from places,	. . . . .	45	
from other sources,	. . . . .	4	
			286
Apparent number within the year,	. . . . .	. .	739*
Discharged on trial,	. . . . .	125	
by this Board,	. . . . .	74	
by transfer,	. . . . .	18	
by desertion,	. . . . .	11	
by death,	. . . . .	18	
			246
Number remaining September 30, 1874,	. . . . .	. .	493
Pupils in school, 423; all others, 70.			

* Real number 715.

The average number of all classes for the year was 481—an increase of 57 over the previous year. Of this average, 407 belonged to the Primary School proper—an increase of 39 over the average of 1873. Of the 70 remaining at the end of the year outside the school, 39 were adult paupers, 26 were children for support, and 5 were children in temporary custody. The number of children sent to the institution from the courts (61) was 10 less than the corresponding number of 1873. In 1872 the number placed out was 168; in 1873 it

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was 138; in 1874 it was but 125. Yet the average number of children in the institution was considerably larger than in either of the preceding two years, and the number remaining on the first of October last was 23 greater than at the end of the previous year. The aggregate of the inmates at the end of the year was 40 greater than at the end of 1873.

The trustees and superintendent report quite fully on the condition of the farm and the improvements of the year. A large new refrigerator has been constructed in the cellar of the main building; a new water-tank, holding 700 gallons, has been placed in the boiler-room; some new fence has been built, and a considerable portion of the old fence has been repaired; and two new hydrants give greater facilities for the use of water in case of fire. The superintendent presents a detailed statement of the products and expenses of the farm for the year, from which it clearly appears that the profit was \$2,882, against a corresponding profit of \$1,287 in the previous year. The statistics given are instructive as well as interesting, and prove that the farm has been well tilled of late. The trustees handsomely compliment the superintendent on his success in managing the farm, and there can be no question that he has wrought a marked improvement in its productiveness since he took charge of it six years ago.

The chair-seating shop opened in 1872, the trustees say, has proved a success. The superintendent reports that another room was fitted up last winter for this business, and about 120 boys are now engaged, working half the day and attending school the other half. The number of chairs seated during the year was 19,450, on account of which the State received \$1,109.36, while the boys earned for themselves the sum of \$298.62. The superintendent says that a small per cent. from the earnings on certain chairs and from repairs, is now set aside as a common fund, to be divided among the well-behaved boys who are employed in other departments, and have not the same opportunity to obtain funds that those have who are employed in the chair-shop.

Another new branch of industry has been added during the past year—that of printing. The institution bought the

STATE INSTITUTIONS—PRIMARY SCHOOL.

press and fitted up the office, while Hon. G. M. Fisk, for many years an inspector of the school, furnished the type and fixtures. The boys issue a small bi-monthly paper, called the "Dew-Drop," and print cards, bill-heads, indentures, envelopes, etc., for the institution. Concerning this matter, the principal of the school says: "The whole work of setting type and printing is at present divided among seven boys. It is as valuable to them as any school exercise, inasmuch as it involves a practical application of the rules of orthography, at the same time that they are learning the compositor's trade. When there is no printing to be done, the boys are kept setting up and distributing type as a rhetorical exercise."

An additional school-room was opened last winter, and there are now seven, each in charge of a teacher, the whole under the superintendence of Rev. Charles F. Foster as heretofore. The average attendance in the school-rooms during the year was 383. The average age of the pupils was about ten years. The number on the school-roll at the end of the year was 417. The principal states that the year was one of marked success in the school departments, and the grade of scholarship in the upper division is higher than it has been for several years. He adds that "the school is designed to be *primary* in the sense that it undertakes to aid and instruct those children who are especially exposed to evil, or who have taken only the initiatory step in the path of vice." But as to instruction, it is a graded school, beginning with the alphabet, and going up, during the past year, to the instruction of three boys in Latin and two in French, with another in algebra and geometry. "If we discover native talent that may be developed by culture and discipline, we are ready to bestow upon it special pains, that the material thus providentially placed in our hands may be moulded into such a shape as will render it serviceable to the world."

A section of chapter 262, Acts of 1873, empowers this Board to permit towns and cities to assign the Primary School as the place of confinement and instruction for truant children convicted under the Act. Permission to use the school in this manner has been accorded during the past year to the

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towns of Amesbury, Easton, Attleborough, Brockton, Grafton and Salisbury. The trustees state that but one truant had been received up to the date of their report.

The purchase of a tract of land containing fifteen or twenty acres is advised by the trustees. It is in the shape of a triangle, projects into the farm some sixty rods, and runs up to within a few rods of the front yard of the institution. On it are an old saw-mill, a dilapidated shanty, and the usual surroundings of such structures. The land is so situated that everybody having business with the school must cross it, and the wonder is that it has not been bought and put into order by the State before now. There is a strong prospect that it may soon be sold out in small parcels to persons whose residence in such close proximity to the institution would neither be desirable nor promotive of its well-being. It can probably be bought at the present time for less than two thousand dollars, and the purchase seems to the trustees and superintendent one that should be made.

The State Industrial School at Lancaster.

REV. MARCUS AMES, *Superintendent.*

The report of the superintendent furnishes the following statistics for the year relative to this institution :—

Number remaining October 1, 1873,	.	.	.	.	.	.	110
Received by commitment during the year,	.	.	.	.	.	22	
from indenture or places,	.	.	.	.	.	8	
							30
Apparent number within the year,	.	.	.	.	.	.	140*
Discharged by indenture,	.	.	.	.	.	51	
to friends,	.	.	.	.	.	1	
to hospital,	.	.	.	.	.	1	
to school,	.	.	.	.	.	1	
to this Board,	.	.	.	.	.	1	
Escaped,	.	.	.	.	.	1	
Died,	.	.	.	.	.	2	
							58
Number remaining September 30, 1874,	.	.	.	.	.	.	82

* Real number 140.

STATE INSTITUTIONS—INDUSTRIAL SCHOOL.

These statistics show a decrease of 28 in the number of inmates within the year. The reported average number was 97.5, which is 23.5 less than for 1873. But while the average of inmates was so much smaller than last year, the number of discharges by indenture was 11 greater, and even 6 greater than in 1872. It appears that more than half the discharges of 1874 were made during the last four months of the year. The number of commitments was two more than last year and two less than in 1872. The average age at commitment was 14.81, a fraction less than for 1873. Of the commitments, 14 were for stubbornness and disobedience, 7 for larceny and 1 for viciousness. The girls discharged during the year had been in the school an average of 47.4 months.

The following table, made up in part from the records of this office, shows the number of commitments to the institution during the several years of its existence,—the year ending with September in each case.

1857 (13 months),	100	1866,	59
1858,	22	1867,	77
1859,	40	1868,	56
1860,	49	1869,	58
1861,	32	1870,	44
1862,	35	1871,	21
1863,	69	1872,	24
1864,	64	1873,	20
1865,	54	1874,	22

The following table shows the number in the school on the first of October in the several years :—

1857,	92	1866,	137
1858,	95	1867,	157
1859,	99	1868,	134
1860,	121	1869,	139
1861,	131	1870,	143
1862,	138	1871,	131
1863,	129	1872,	121
1864,	143	1873,	110
1865,	132	1874,	82

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Of the girls committed during the past year, 10 were sixteen years of age, 3 were fifteen, 5 were fourteen, 3 were thirteen and 1 was twelve. Of the 82 there at the end of the year, 31 were of American, 30 of foreign, and 21 of mixed parentage, while 53 of them were born in Massachusetts; 23 were under sixteen years of age, 12 were sixteen, 25 were seventeen, 12 were eighteen, 6 were nineteen and 4 were twenty. The average age of the whole number remaining is sixteen years, greater by two years than it was prior to the creation of the Visiting Agency of this Board. The average age at commitment is also about two years greater than it was half a dozen years ago. The trustees remark that the girls now there are of much less mental and physical power than those formerly committed; and add that the proportionate number of those who can never be made self-sustaining is greater than ever before.

The institution has accommodations for one hundred and fifty girls. Since September, 1861, the inmates have been distributed in five families, each under the charge of a matron and assistants. The numbers at the school had become so reduced that, on the 16th of last March, one house was broken up by order of the trustees, and, for the same reason, another house was closed on the 2d of October last, so that now there are but three families.

The season was a very favorable one for most of the farm crops and garden vegetables. Fruit is abundant and of excellent quality. Thirteen acres have been under cultivation,—three in corn, three in potatoes, three in beans, and four in roots, etc. The dairy now consists of sixteen cows of good breeds for milk. During the year considerable work was done in ditching and grading and filling on the meadow ground. Some necessary repairs on the buildings have been made that were not anticipated at the beginning of the year. The expenses of the farm for the year were larger than usual; but it is believed the increased expenditures were judiciously made, and the value and fertility of the property is much greater than three years ago.

Prior to 1874, a school was maintained in each of the five

STATE INSTITUTIONS—INDUSTRIAL SCHOOL.

houses. But some of the trustees were of the opinion that a graded system, as in the public schools of our cities and towns, would produce better results than were obtained in the family schools, and such a school was accordingly established last spring. The trustees report that circumstances have not been wholly favorable to its success, and they cannot yet tell just how it will work, though the committee in charge are reasonably well satisfied with its prospects, and the trustees remark that they can readily return to the old methods if it is ever deemed advisable to do so. They state that the school furnishes ample evidence of the fact that the education of the girls sent to the institution was almost entirely neglected by those heretofore having them in charge.

Work for the Girls.

The question of labor in connection with this school has been frequently treated in the reports from this office, and was quite elaborately and forcibly discussed by Secretary Pierce in the annual report of last year. There are no statistics of work for 1874 in the report of the trustees, but they observe that special attention has been given to the subject. A committee of their number reported some time during the past summer to the full Board as follows:—

“ We entered upon the investigation of the labor question and made our inquiries about various kinds of work upon the following theory, viz.: That continuous work, which should occupy both mind and body during several hours of every day, is desirable as a means of reformation; that the girls should be taught such kinds of work as will be most useful to them when they leave Lancaster; that such girls as are now being received into the school should contribute by their labor something towards their own support while in it. While a majority of the Committee still believe in their theory, they find, as the result of their inquiries, that it will be very difficult to put it into successful operation, and that it can only be done at a considerable expense in building a workshop and equipping it with a steam-engine and machinery, as has been done in the house of correction at South Boston. This has become necessary—if work is to be done that will prove of any account to the girls or of

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profit to the State—from the fact that, almost without exception, kinds of work like binding shoes and making boys' and men's clothing, which in past years has been given out in small lots to families, to be done by hand or machine sewing, is now done in a large way in factory buildings on machines run by steam. The same is true of laundry-work. In view of the rapidly diminishing number and the great change in the character of the inmates of our institution, so that instead of having our five houses full we have scarcely enough girls to fill three, the Committee decline to recommend any radical change in the kind of work done by them. If, however, the Lancaster School is to be diverted from its original purpose, and transformed into a house of correction or prison, the sooner a change is made by which the girls shall become self-supporting, the better will it be for them and the State."

Changed Condition of the School.

The trustees again speak, as they so often have before, of the changed condition of the school. While asserting their belief that the original plan was a good one, and expressing the opinion that a return to it will ultimately be found necessary, they declare their determination to discharge the trust committed to them as best they can. That the operation of various causes—the Visiting Agency being but one of them—has changed the status of the school, is a fact not to be denied. Great changes with respect to the whole body of correctional and reformatory institutions in the State have taken place within the past ten years; and the heart aspiring for progress cannot do otherwise than hope that the labor and endeavor of the next ten years will result in other changes. Perhaps the Commonwealth may see fit to return to the old ways of Lancaster, as the trustees believe; at present, however, it is clearly determined on trying a new way with certain of the girls who offend against its laws.

The year 1867 was that in which the maximum of commitments to the Industrial School took place; the figure for that year is only ten less than the aggregate figures of the last four years. So, too, on the first of October, 1867, the school was larger than at the corresponding period of any year before or since; and at that date this year the number remaining in

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the institution was only four more than half of what it was seven years ago. The whole number of commitments for the past four years is but eighty-seven; apparently, the magistrates before whom offending girls were taken have not been believers in the efficiency of the school as a reformatory institution, or else have believed that, with respect to many of these girls, a more excellent way of reformation was open. That they have doubted the value of a training at the school does not in any way appear, for they continue to send there a class of girls who certainly need to be brought under reformatory influences; and it must, therefore, be taken for granted that, with respect to others, they have simply exercised the discretion confided to them by the laws, in the conviction that reformatory means now in existence but not available half a dozen years ago, are also deserving of trial. But it is worthy of serious consideration on the part of all who have connection with the school, whether alterations in its methods are not practicable that would bring it into greater favor with those who have power to commit to its custody. Otherwise it must be assumed that the change in its condition is a permanent one, and it will behoove us all to accommodate ourselves to the new order of things as soon as possible.

The completion and opening of the prison for women will unquestionably have an influence upon the future of the school, though just how far that influence will extend and be felt cannot yet be foreseen. But that such a prison will soon be numbered among the state institutions is a fact to be kept in mind by all who have to do with the management or supervision of this school. Perhaps it will receive the older and more vicious class of young women lately sent to Lancaster; in that event the school may again be filled with girls of the class formerly committed to its care. But, whether this result does or does not come about in the course of two or three years, the property of the Industrial School is needful to the purposes of the Commonwealth. It seems to me quite too extensive and expensive for the numbers now remaining there; but the suggestion in some quarters, that the school

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should be closed, I do not regard as one that it would be wise to follow. The end of our aims and desires should be, not a great institution at Lancaster, but the reformation of girls who are tending toward a vicious life. The Industrial School has been in some degree a means to that end, and there is no reason to doubt that it may continue to be such a means, if managed with sympathetic reference to the changed condition of things in the State.

I think it pertinent to suggest whether some of the larger girls, now sent to the Primary School at Monson, might not, with advantage to the Commonwealth and without detriment to themselves, be transferred to the Industrial School for longer or shorter periods, unless suitable places in families can be found for them. The Monson institution is getting too much crowded for the best well-being of its inmates. This remark does not imply the least want of confidence in its superintendent or those associated with him. But the number of its inmates on the first of October last was 493, of whom 123 were girls, a considerable proportion of them being over twelve years of age. I am decidedly of the opinion that homes in good families would be better for them than a residence in any state institution; and of course it would not be either politic or humane to subject them to the influence of some of the girls now at Lancaster; but the houses of the Industrial School furnish such means of classification that there ought not to be much danger on this score. I respectfully commend the suggestion of transfers from Monson to Lancaster to the consideration of the Board.

The State Reform School at Westborough.

ALLEN G. SHEPHERD, *Superintendent.*

The trustees of this institution close their annual report with the remark that it seems never to have been in better hands than at present, and the superintendent observes that the boys of the school have improved in behavior during the past year, some of the worst of them to such an extent that they have been advanced to the first grade. The following

STATE INSTITUTIONS—REFORM SCHOOL.

figures as to the inmates of the year are taken from the superintendent's report:—

Number remaining October 1, 1873,	.	.	.	.	.	.	311
Received by commitment during the year,	.	.	.	.	.	110	
by return,	.	.	.	.	.	66	
by recommitment,	.	.	.	.	.	7	
by transfer,	.	.	.	.	.	5	
							188
Apparent number within the year,	.	.	.	.	.	.	499*
Discharged on probation,	.	.	.	.	.	69	
on trial,	.	.	.	.	.	69	
by elopement (21 returned),	.	.	.	.	.	31	
to visit friends (all returned),	.	.	.	.	.	5	
to overseers of poor,	.	.	.	.	.	2	
by indenture,	.	.	.	.	.	2	
to seek employment,	.	.	.	.	.	1	
to imprisonment,	.	.	.	.	.	1	
by death,	.	.	.	.	.	3	
							183
Number remaining September 30, 1874,	.	.	.	.	.	.	316

* Real number 456.

The number of commitments in 1874 was less by 30 than in 1873, but the result of all the changes of the year is that the numbers remaining on the first of October last, were greater by 5 than at the corresponding period of the previous year. In 1873 the number discharged to employment and on probation was 108; while in 1874 the number reached 139. The number returned otherwise than voluntarily during the past year was 17 less than in 1873. Only 10 escaped in 1874 against 26 in 1873. The average number of inmates for 1874 was 323, against 289 in 1873, and 266 in 1872. Of the 110 committed during the past year, 2 were sent by this Board, 4 by the superior court, 20 by the probate courts, and 84 by trial justices for juvenile offenders. In age the boys ranged from 8 to 18 years, and the average age at the commitment was 14.8, or just one year greater than the average of 1873. There were 54 commitments for larceny, 16 for breaking and entering with larceny, 10 for breaking and entering, one for manslaughter, one for receiving stolen goods, and the remaining

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28 for lighter offences. About 64 per cent. were ascertained to be of foreign parentage, and 26 per cent. of American, while as to the remaining 10 per cent. the parentage could not be learned. Of those committed, 84 were born in this State; 77 had been arrested before; and 32 habitually drank intoxicating liquors. Those discharged during the year had averaged 29.2 months in the institution.

The farm and garden have been unusually productive during the past year; the live-stock is all in good condition; more hay was cut than will be required for the winter; there was an increase in the amount of milk and butter produced; and the new crop of the year was a hundred bushels of white beans. Some new fence has been built; considerable was done in the way of repairs; the school-rooms have been made more attractive; and a portion of the old furniture has given place to new.

The physician reports that the new water-closets put into the boys' yard, late in the summer of 1872, have proved very satisfactory; and he attributes the great exemption from typhoid fever during the past season mainly to this improvement in the sanitary condition of the institution.

The superintendent finds much to be thankful for in reviewing the work of the year. The "trust houses" have been full, and though they are free from bolts and bars, the number of elopements has been small. The present number of schools is seven—for awhile last winter there were eight—and a decided improvement in study is manifest. He adds:—

“Privileges have been extended to boys who are in the honor, trust and first grades. Detachments unattended by officers have been permitted to go about the farm and vicinity. Amusements have been provided during play hours, and boys to the number of two hundred or more have been permitted to go outside the school and witness field games. Two base-ball clubs have been organized and uniformed, one of which, the ‘Lyman,’ has visited several places in the State and played with other clubs, on one occasion going a distance of eighty miles, and their behavior was creditable. Such privileges have contributed largely towards removing from the school the stigma of a ‘prison.’ Such a course has been adopted

STATE INSTITUTIONS—REFORM SCHOOL.

from a belief that reformatory work, which aims to reinstate in society the numerous youths who become 'wards' of the State, ought not to be conducted on a plan approximating to a prison."

Labor at the School.

Chair-seating is still the chief branch of business carried on at the school. The average employment of the boys during the year was as follows:—Seating chairs, 154; farming and gardening, 81; in the sewing-room, 27; in the laundry and bakery, 11 each; in the shoe shop, 4; and in miscellaneous work, 32. From the statistical tables of work done the following figures are taken:—Chairs seated, 90,994; articles washed and ironed, 113,855; pairs of shoes made, 292; of pantaloons, 844; shirts, 838; jackets, 657; sheets, 273; suspenders, 443; caps, 349; bedticks, 92; pillow-cases, 153; pairs of mittens, 304; and pairs of stockings, 412. The sewing-room was re-organized during the year, and all the clothing worn by the boys is now cut and made at the institution. The amount paid in 1873 for outside labor in this department was \$681, which sum is saved under the present management. The amount received per chair for seating is not as much as formerly. This branch of industry has been introduced into some of the houses of correction and other institutions, and consequently some competition has arisen. New contracts were made last spring at a reduced price. Employment in any part of the school outside the chair-shop is regarded as promotion by the boys. The amount received from chair-work during the year was \$10,604, being about \$1,461 more than was received in 1873.

Needs of the School.

The trustees again, as they did last year and the year before, urge upon the Legislature a careful consideration of their wants, and the adoption of measures for their supply. Their plea is one that in my judgment ought to be heard and heeded. The difficulties under which the institution labors arise from the close contact of the worse with the better class of boys, and the impossibility under existing circumstances of such a

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separation and classification as would most tend to promote reformation. The trustees can do very little as they are now situated to prevent the larger and more vicious boys from exercising a pernicious influence upon those younger and less vicious, and it seems as if the most casual observation would convince anybody that they ought to have facilities for effecting the separation that should be made.

With reference to the subject of teaching the boys trades that can be made available as a means of livelihood, the trustees say the experience of another year has strengthened their conviction of the soundness of the views they advanced in the report for 1873. On the same subject the new superintendent of the school, after an experience of sixteen months, speaks as follows :—

“ Small boys can be fitted for agricultural labor, and suitable places procured for them. But we have a class of large boys that farmers will not take, and who, if allowed to go back to the large cities without suitable employment being furnished, and without suitable homes, are most likely to be surrounded by the temptations and demoralizing influences of former days, and become failures in life. The work done for the boy does not often reform drunken parents, nor change miserable homes into cheerful ones. Some boys are unfortunate in having parents who cannot control themselves, and hence are unable to give assistance to their children, while others have no earthly helper outside the school. To such, a knowledge of some useful trade is of the utmost importance, and until provision is made for supplying this want, the question of effecting a *lasting* reformation of some of our inmates must be a doubtful one. An investigation will prove that the introduction of some useful trade will be more remunerative to the State than chair-seating, as well as of greater advantage to the boy who may be permitted to avail himself of its benefits.”

The existing state of things at Westborough ought not to continue for another six months. The commitment to the Reform School of the class of boys formerly sent to the Nautical School, has brought about a condition of affairs that demands the earnest consideration of the Legislature at an early period of the coming session. One of the committees of the last

STATE INSTITUTIONS—SCHOOL FIGURES.

Legislature made a careful inquiry as to the needs of the school, and reported in favor of such an appropriation as would have permitted an enlargement of the buildings, preliminary to a classification of the boys and the introduction of trades. This money was not granted. The trustees have therefore struggled on with their difficulties as best they could, and now, with fuller knowledge of their weakness and their needs, they again present the case of the school and ask for legislative remedy and aid. I cannot think that it would be to the credit of the Commonwealth to turn a deaf ear to their request.

The Schools as a Whole.

The number remaining in the three schools at the end of the year (821) was exactly the same as the number remaining September 30, 1873, the increase at Monson and Westborough being balanced by the decrease at Lancaster. But the average number in school this year (827) was 48 greater than the average of the previous year. There were received from the courts this year but 193, against 231 received in the year ending with September, 1873,—a falling off of 38. But the number (315) discharged during the present year on trial, probation, by indenture, and to employment, is greater by 26 than the number similarly discharged last year. The aggregate of the apparent numbers within the three schools is 1,235 for 1873, and 1,273 for 1874, but when the proper deductions are made for duplicates and transfers, it is found that the actual number of different persons for 1873 is 1,180, against a corresponding total of 1,201, in 1874. The aggregate of current expenses at the three institutions is \$13,984 greater this year than in the year ending September 30, 1873; while the average weekly cost per inmate was \$2.54 in 1874, against \$2.43 in 1873. Financially, the institutions close the present, about as they did the last, year,—the balance of assets being but \$2,137 greater, October 1, 1874, than at the corresponding date of 1873.

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V. STATE ALMSHOUSE.

*The State Almshouse at Tewksbury.*THOMAS J. MARSH, *Superintendent.*

This institution consists of the almshouse department proper and the asylum for the chronic insane. The special features of the insane department have been treated under the Lunatic Hospital section of this report; but it will be necessary to repeat some of the statistics there given in speaking of the institution as a whole. The superintendent's report furnishes the following figures:—

STATE ALMSHOUSE.	Insane.	Not Insane.	Total.
Number remaining October 1, 1873, .	303	459	762
Admitted during the year, . . .	106	2,218	2,324
Apparent number supported, . .	409	2,677	3,086*
Discharged during the year, . . .	42	1,919	1,961
Deserted,	6	—	6
Died,	42	272	314
			2,281
Number remaining Sept. 30, 1874, .	319	486	805

* Real number 3,022.

The 362 nominal admissions under the Act of 1860 are excluded from the foregoing statement. Of the admissions, 13 were by transfer from the State Primary School, 38 by transfer from state lunatic hospitals, and 52 by birth in the institution. The apparent number supported within the year was 352 greater than the corresponding number of 1873. The weekly average of the year was 881,—an increase of 65 over that of last year. Among those discharged were 289 persons sentenced to the State Workhouse; 19 infants sent there with mothers who were sentenced; 179 persons, mostly children, transferred to the State Primary School; and 14 insane per-

STATE INSTITUTIONS—TEWKSBURY ALMSHOUSE.

sons transferred to the State lunatic hospitals. Of those admitted during the year, rather more than one-third were born in the United States. Of those remaining at the end of the year, nearly forty per cent. were insane.

The superintendent reports that the general results of the farm have been satisfactory. Six acres more were laid down to grass during the year. An earnest appeal is made for additional barn-room. There has long been a great deficiency of milk, so indispensable to the proper nutrition of a large proportion of the inmates of the institution. It ought to be made on the farm, but cannot be in the needful quantity, because there is not enough barn-room. The trustees hope this deficiency will be remedied by an appropriation at the coming legislative session for building such a structure as is necessary.

During the past year the western wing of the almshouse has been repainted and refloored and mostly replastered, and the attic floor has been removed, so as to improve the ventilation and increase the height of the halls on the third floor. Under the special appropriation of last summer for sanitary improvements, inside blinds have been furnished for all the windows in the hospital for the sick, water-closets have been substituted for earth-closets, and an attempt has been made to improve the ventilation of the building by introducing the external air through apertures in the underpinning and conductors opening into registers in the floor.

Sanitary Condition and Needs.

Though the number supported during the year was 352 greater than in 1873, the aggregate of deaths was 34 less; and the proportion of deaths to the whole population is but ten per cent. this year, against thirteen per cent. last year. This proportion was a trifle larger among the insane than among those not insane, though on the weekly average of each class it was largest among those not insane. Among the deaths were 68 infants less than a year old, and 49 persons over seventy years of age. Of the deaths, 69 were from phthisis, 57 from diarrhoea, 56 from general debility,

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and 16 from syphilis. The physician reports that for the first time during the last four years the institution escaped the annual visitation of small-pox. With respect to the general situation, the superintendent uses the following language :—

“ This institution can hardly longer be called a poorhouse, in the ordinary sense of that term ; but rather a combination of an asylum for the demented, an infirmary for the sick, and a nursery for doomed and dying foundlings. Hence, any comparison of its present with its earlier past is not only incongruous, but eminently unjust. The elements are quite dissimilar, as to production and expenditure, to hygiene and mortality, and to the discipline and morals of its inmates. Its census shows that forty per cent. are patients deemed by experts to be hopelessly insane ; that fifteen per cent. besides the foregoing are hospital patients ; and that twelve per cent. more are foundlings or children under four years,—making in these classes of defectives or dependents sixty-seven per cent. of the entire population, while nearly all the remaining thirty-three per cent. are incapacitated by age or some infirmity of mind or body. From these feeble and nerveless frames, what remunerative capacity can be expected? From these decaying bodies and extinguished minds, who can hope for agreeable emanations, or look for incitements to cleanliness? For these hundreds of worn-out beings who come here to die, emaciated, paralytic, consumptive, syphilitic, laden with all the ills that flesh is heir to, who can expect exemption from the decree of nature, or even to protract for any considerable time the hour that must inevitably come to all?

“ Severe strictures have been uttered upon the sanitary condition of this institution and its rate of mortality, which I feel to be eminently unjust, under the circumstances in which we are placed. The inspectors have anxiously labored to do all in their power, with the limited means placed at their disposal, to remedy the inevitable and almost incurable evils of which I have spoken. I have earnestly seconded their efforts. Any lack of success is not due to indifference or apathy, but simply to circumstances beyond our control. We cannot move without legislation. The state treasury is not at our command. The policy defined for us by our superiors, excellent of its kind, and admirably adapted to the earlier condition of this institution and its population of that date, has been entirely unsuited to the changed order of things. The diet provided for the robust

STATE INSTITUTIONS—TEWKSBURY ALMSHOUSE.

pauper and sturdy tramp is not fit for our great assembly of invalids and insane. The limited means allowed us to procure nurses and medical attendance, have been entirely insufficient for the results expected from us. We have been, and are to-day, destitute of the proper facilities for preparing the food deemed by competent judges with whom we have advised, necessary for the best interests of our invalids."

On the first of September last Dr. James M. Whitaker was assigned to the exclusive care of the insane, so that now Dr. J. D. Nichols devotes himself wholly to the almshouse hospital proper, with the assistance of Miss Marsh as heretofore. The force of hospital nurses now numbers nine, just three times the number on duty a year ago; and the outlook from a sanitary point of view is much more promising than it was at that time.

The superintendent strongly presents the need there is for a new hospital kitchen, with proper apparatus for prompt and efficient service, the one they now have being very small and but poorly supplied with conveniences. He thinks the present bakery might be taken for a kitchen, in which case a new bakery would be established in some other locality. He again calls attention to the necessity of furnishing suitable quarters for cases of delirium tremens, for which there is now no adequate provision. And, finally, he says that in future a larger appropriation than has been made heretofore will be necessary to carry out the measures of humanity proposed.

VI. STATE WORKHOUSE.*The State Workhouse at Bridgewater.*

NAHUM LEONARD, Jr., *Superintendent.*

The reports of the past year from this institution are quite brief,—the superintendent saying that as there has been no essential variation in the class of prisoners committed to his charge, nor any material change in the management of affairs, he sees no necessity for extended remarks or a repetition of

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statements made in former reports. The chief statistics of the second year since the abolition of the almshouse department are furnished in the following figures :—

Number remaining October 1, 1873, . . . . .	. . . . .	347
Admitted during the year, . . . . .	. . . . .	488
Apparent number supported, . . . . .	. . . . .	835*
Discharged during the year :		
Prisoners,	341	
Paupers,	28	
Others,	27	
Died,	64	
		460
Number remaining September 30, 1874, . . . . .	. . . . .	375

Real number 798.

The largest number of inmates on any one day during the year was 492 ; the smallest number was 333 ; and the average for the year was about 403.3. Of the persons admitted under sentence, 291 were from the State Almshouse ; of the prisoners discharged, 59 were pardoned out by this Board. Among the admissions are included 47 children born at the institution, and 20 sent with mothers sentenced from the State Almshouse. Of those remaining at the end of the year, 188 were female prisoners, 119 were male prisoners, 62 were paupers, and 6 were discharged prisoners not yet removed. Concerning the general character of the inmates of the institution, the trustees state that there is almost every grade of criminal, from the inoffensive vagrant to those who have served long sentences in prison. Generally they are of a very low order of intellect and it is difficult to make good impressions on them, though the trustees hope that something is accomplished through the discipline and instruction they receive.

The deaths exceeded those of last year by 17. The percentage of deaths to the average number supported was 15.8 in 1874, to 14.5 in 1873. The monthly average of the sick-list for the year was 104. Consumption was fatal in 14 cases

STATE INSTITUTIONS—BRIDGEWATER WORKHOUSE.

and typhoid fever in 8; of the deaths, 22 were of infant children and 15 of persons over sixty years of age. About half the deaths among the children were caused by whooping-cough, which made its appearance in the institution last spring. The superintendent remarks that the sanitary condition of the institution should not be estimated by the number of persons sent to hospital nor by the number of deaths during the year. "The drunkard, the vagabond, the dissolute and lewd, whose constitutions have been ruined by misfortune, folly, crime and self-abuse, are sent here from all parts of the Commonwealth, many of them in a condition so deplorable that the hope of recovery is entirely abandoned, and with such a class of inmates the percentage of mortality must inevitably be large."

The evening school has been continued with as good results as could have been anticipated, though the work of giving instruction to adults whose mental vigor, such as they originally had, has been impaired by long-continued excesses, is necessarily attended with much discouragement. The visits of Miss Chickering and Mrs. Durant, of the Dedham Asylum, have been continued as usual, and a number of prisoners were pardoned during the year by this Board on their petition. The chaplain reports that the attendance on his ministrations has been orderly, and he expresses the hope that his labors have not been wholly in vain. The trustees observe that of the causes contributing most largely to the constant supply of inmates to this and similar institutions, they can but reiterate the opinion expressed in a former report, viz—that intemperance is emphatically the chief cause.

Many repairs have been made upon the buildings during the year. This work was all done by the inmates. Twenty acres of new ground have been cleared and laid down to grass. Such of the women as were not needed in carrying on the work of the institution, were employed in the manufacture of clothing for parties in Boston. The trustees discuss the labor question but briefly, and conclude by remarking that "the general physical condition and capacity of the men adapt them more to the employments of the farm than to any skilled

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labor, and the few who are an exception to this rule precludes for the present the introduction of any mechanical labor other than that heretofore performed, viz., the making of shoes for the inmates." The receipts of the year for labor and products were \$2,335.

VII. STATE PAUPER ESTABLISHMENTS.*General Statistics.*

The Almshouse at Tewksbury has been for more than two years the only distinct pauper institution of the Commonwealth, though there are a few actual paupers resident at the Bridgewater Workhouse and the Monson Primary School, and the larger portion of their inmates not thus definitely classed were transferred or sentenced from the State Almshouse. But as it has been customary heretofore to class these three institutions together as State pauper establishments, their chief statistics of the present year may be aggregated for the purpose of comparison with former years. The apparent number of admissions for the year was 3,098, but when allowance is made for the duplicates or re-admissions and the transfers between the institutions, the actual number of different persons admitted seems to be 2,470, which is an excess of 293 over the corresponding number of the previous year. The actual number supported within the year was 4,032, or 475 more than were supported in 1873. The total average of the year, as computed in this office, was 1,765.1 persons, against a similar average last year of 1,571.6. The aggregate of inmates September 30, 1874, was 1,673, or 111 more than they aggregated at the same date in 1873. The numbers remaining at the close of the year may be classified as follows: 307 sentenced inmates of the Workhouse; 423 pupils of the Primary School, and 943 State Paupers.

INSTITUTIONS AIDED BY THE STATE.

PART THIRD.

INSTITUTIONS AIDED BY THE STATE.

APPROPRIATIONS.

The following institutions not under State control, were aided by the Legislature of 1874 in the amounts stated below, and it is therefore the duty of the Secretary to report briefly upon their affairs for the year :—

INSTITUTIONS.	Established.	Appropriation.	Authority.
The Massachusetts Charitable Eye and Ear Infirmary, Boston,	1824	\$8,500	Res. ch. 32.
The Institution for the Blind, South Boston,	1829	30,000	Acts, ch. 17.
The Massachusetts School for Idiots, South Boston,	1848	20,000 {	Acts, ch. 17. Res. ch. 18.
The American Asylum for Deaf and Dumb, Hartford, Conn.,	1816	} 30,000	Acts, ch. 17.
The Clarke Institution for Deaf-Mutes, Northampton,	1867		
The Boston School for Deaf-Mutes, Boston,	1869		
Agencies for Discharged Prisoners, Boston and Dedham,	{ 1845 1864 }	4,500 {	Acts, ch. 17. Res. ch. 29.
The Disabled Soldiers' Employment Bureau, Boston,	1865	3,000	Res. ch. 30.
The Massachusetts Infant Asylum, Brookline,	1867	2,500	Acts, ch. 17.
Total amount appropriated,	\$98,500	

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*The Eye and Ear Infirmary, Boston.*J. WILEY EDMANDS, *Treasurer.*

The grant of the State to this institution was \$8,500, or \$1,500 less than the amount granted in 1873. Its other receipts for the year were \$6,798.74 from interest and dividends, \$1,806.75 from board of patients, and \$1,614.46 from gifts and bequests. Total receipts, \$18,719.95; total expenses, \$14,885.54; excess of receipts, \$3,834.41. The receipts for 1874 exceeded those of 1873 by \$2,307.41, while its expenses were but \$619.47 greater. Its receipts from board were \$1,155.78 more than those of the previous year. Besides the income from gifts and bequests available for current use, a legacy of \$15,000 was received under the will of John Templeton, late of Watertown, the interest of which can hereafter be used for that purpose. The number of patients treated during the year was 6,652, an increase of 369 over the number treated in 1873.

*The Massachusetts Asylum for the Blind, Boston.*DR. SAMUEL G. HOWE, *Director.*

The State grant to this institution was \$30,000, the same as for 1873. The first grant of the Legislature, for \$6,000, was made in 1830; the annual average of State aid since then has been about \$12,586. From the director's financial statement it appears that the total receipts of the past year were \$81,592.16, while the total expenditures were \$73,139.09; and the institution closes the year with a cash balance of \$8,453.07. The actual current expenses are reported at \$43,824.83, an excess of about \$1,668 over those of 1873. The receipts from labor and sales were \$19,416.97. The valuation of the institution is fixed at \$392,385.79: viz., real estate, \$296,400; personal property, \$62,785.79; funds and an estate, \$33,200. The trustees acknowledge the receipt during the year of a legacy of \$20,000 under the will of John Templeton, late of Watertown. The aggregate of gifts and legacies received by the Asylum during its existence is about \$160,000.

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The number of inmates, October 1, 1873, was 176; received since then, 29; discharged, 23; average number for the year, 181; remaining at the close of the year 1873: viz., 161 in the school proper and 21 in the work department. Of the remaining inmates, 81 are beneficiaries of the State. The institution now receives all blind children belonging in this Commonwealth, if they are of a suitable character and are recommended by the Governor for admission. In general the health of the inmates for the past year has been good; there was no epidemic and no case of fatal disease among them. The trustees urge that the teachers should be paid more liberally for their services than they can be with the present means of the Asylum.

Since the institution was opened it has taught and trained 865 persons. Of its 535 graduates, 470 are known to be still living; and of these 360 are known to be self-supporting, while 52 receive aid in some form. It is remarked in the annual report that as a whole those graduated maintain a more respectable position than the blind of most countries do. The printing-office connected with the institution has issued twice as much printed matter as any other office of the kind. It would do more work than it does if it had more money. The director's annual report is an unusually long and interesting document, which is quite certain to be widely read among those any way interested in the blind. He remarks that it is likely enough to be the last one he will write, and accordingly he presents the results of his experience and thought, and the conclusions he has reached, with fullness and feeling.

The Massachusetts School for Idiots, Boston.

DR. SAMUEL G. HOWE, *Superintendent.*

The State grant to this institution was \$17,500 for current expenses and \$2,500 for sundry repairs, an aggregate excess of \$3,500 over the grant for 1873. From the superintendent's financial statement it appears that the total receipts of the year were \$29,691.70, and the total expenditures \$29,028.11, leaving a balance to the credit of the school of \$663.59,

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besides \$3,000 of the State grant not drawn at the date of the report. The actual current expenses were \$20,854.34. The valuation of the institution, exclusive of funds, is fixed at \$107,833.86.

The number remaining in the school on the first of October, 1873, was 119; admitted during the year, 24; discharged during the year, 41; average number for the year, 107; remaining at the end of the year, 102; of whom 92 were beneficiaries of the State. The trustees remark that the unusual number of discharges was because it became necessary to provide elsewhere for some who were liable to become permanent residents of the school. There is constantly a strong pressure for the admission of new pupils and for the retention of helpless ones beyond the usual term of five or seven years. They state that the special grant of \$2,500 has enabled them to make some much-needed repairs, and that the buildings and premises are now in far better condition than ever before.

This institution was the first establishment in America for the benefit of idiots. The superintendent says there are now in the United States ten schools for that class of defectives, with an average attendance of 1,100 pupils. He points out very forcibly the danger of organizing establishments for teaching and training these children on principles that will tend to make them asylums for life; the true and sound principles, he says, are separation of idiots from each other, and then diffusion among the normal population. His views on these and other points connected with the care of such persons are quite fully presented in his annual report to the trustees.

The American Asylum, Hartford, Conn.

EDWARD C. STONE, *Principal.*

During the year ending September 30, 1874, this institution, for the education of the deaf and dumb, received \$13,403.54 of the money appropriated by the Legislature for the support of deaf-mutes. Its school-year begins early in September and ends with the following June. In the last

INSTITUTIONS AIDED BY THE STATE.

year this State had 71 beneficiaries at the Asylum, of whom 18 left at the close, while 14 entered at the beginning of the present year, so that 67 pupils of the State were there on the 30th of September, 1874. During the year two of the children from Massachusetts died. In September of last year scarlet fever broke out in the school and continued for ten weeks, during which time 37 different pupils were more or less affected by it, but neither of the deaths of inmates from this State were from that disease. Prof. Bell's method of visible speech, first introduced in May, 1872, has continued in use, and about 50 pupils have been instructed, with much benefit in some cases. The principal states that the semi-deaf and semi-mutes have made decided improvements in articulation; some of them have learned to read intelligibly, and others begin to talk more freely than they did. But with respect to the congenital mutes, and those with no previous knowledge of speech, the progress is very slow indeed; and the principal says the experience of the Asylum indicates that the expectation of giving speech to deaf-mutes, as a class, is not likely to be realized in many cases.

The Clarke Institution for Deaf-Mutes, Northampton.

HARRIET B. ROGERS, *Principal.*

At this institution articulation and lip-reading are made the basis of instruction. The principal says their success in the use of visible speech has been such as to make them desirous of continuing the experiment, and she adds that they know of nothing which can so much aid the school in its work as Prof. Bell's system. The debt of the corporation was reduced \$7,500 during the past year, and now stands at about \$16,000; the permanent fund of the institution is not far from \$256,000, giving an annual income of over \$18,000. The current expenses of the school proper for the past year were about \$20,000; of which amount the sum of \$11,205 was drawn from the state treasury. During the year the State had 49 pupils there, of whom 42 remained on the first of October last. The limit of the school for the present year is fixed at 60 pupils, the principal not wishing to receive more than can

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be carefully taught. Since the last report a shop for cabinet-work has been built, and the affairs of the institution are in a prosperous condition.

The School for Deaf-Mutes, Boston.

SARAH FULLER, *Principal.*

For the year ending September 30, 1874, this institution received \$6,004.15 of the amount appropriated by the Legislature. There were 55 state beneficiaries in the first and 53 in the second term of the year; and 53 remaining at the close of the year, against 45 at the end of the previous year. The Sub-Committee of the Boston School Board, in their report of last September, say that the school has accomplished all its friends could reasonably expect it would; and they express the opinion that it is desirable to have a similar school in every large city, so that deaf-mutes may be educated while living at home. With respect to Bell's method of teaching articulation by visible speech, which has been on trial since the spring of 1871, they say it promises to be one of the greatest of blessings to those for whom it is intended, though the labor of teaching it is greater and more wearing than that of teaching the sign-language. The committee have asked the City Council of Boston to furnish larger and better accommodations for the school than those it now has.

The Agency for Discharged Convicts, Boston.

DANIEL RUSSELL, *Agent.*

This agency, established by chapter 179 of the General Statutes, during the year ending with September 30, 1874, advised and assisted 304 discharged convicts, of whom 227 had been inmates of the State Prison, and 77 of houses of correction; 83 were assisted in clothing, 76 in transportation, 48 in board while seeking employment, 35 in meals and lodging, 22 in tools for work, and 12 in family stores. The cost of the agency for the year, including the salary of the agent, was \$2,982.79. The average period of imprisonment of those

INSTITUTIONS AIDED BY THE STATE.

assisted was 3 years 10 months 28 days; their average age when released was 29 years 5 months 7 days. Of the whole number, 23 could neither read nor write, and 270 were intemperate when arrested. With respect to their nativity, 93 were born of American and 211 of foreign parents; while of the latter class, 145 were of Irish parentage. The agent urges upon the public more strongly than ever that employment is one of the things most needed to assist in the reclamation of discharged prisoners. He thinks our prisons would not be so full as they are if this matter were viewed in the right light by citizens generally. He adds that, owing to the panic and the stagnation in business, it has been very difficult, during the past year, to get employment for the men whom it is his business to assist, though many of them were excellent mechanics and faithful workers.

*The Temporary Asylum for Discharged Female Prisoners,
Dedham.*

MRS. HORATIO CHICKERING, *President.*

During the year ending September 30, 1874, this institution cared for 123 women and 18 children, and its inmates at that date were 20 women and 9 children. The number of women remaining was the same as at the end of the previous year. The average of the year was 27 persons. Of the women discharged, 55 were sent to places and 27 left to provide for themselves. The Asylum received no grant directly from the State, but two of its managers, Miss H. B. Chickering and Mrs. Pauline A. Durant, disbursed the \$1,500 put into the Governor's hands by the Legislature for the benefit of discharged female prisoners. The notable event of the year was the erection of a nursery. It is a building 52 by 30 feet, two stories and an attic in height, connected with the Asylum-house, and put up at a cost of about \$6,100. This building will permit the managers to enlarge the usefulness of the institution if their pecuniary needs are duly supplied. That they are doing an excellent work is beyond all question. Their yearly expenses are towards \$8,500; their sources of income are gifts and legacies.

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*Disabled Soldiers' Employment Bureau, Boston.*D. O. BALCOM, *Superintendent.*

From the annual report of this bureau, made to the Surgeon-General, it appears that the number of applicants registered during the year was 1,112, and that employment was furnished to 808 applicants of this and former years. The expenses of the year were \$3,265.50; of which sum \$926 was spent in transportation and \$292 in charity. The superintendent states that the general and long-continued business depression has largely increased the number of those applying for employment and relief, while the same stagnation in business has caused a falling off of fully one-half in the work heretofore at the command of the bureau. He says the mistaken idea that work of some kind can always be found in a large city, brings many needy soldiers to Boston, a considerable proportion of whom the bureau is obliged to furnish with means to get home or to friends.

*The Massachusetts Infant Asylum, Brookline.*LEWIS W. TAPPAN, JR., *Secretary.*

The current expenses of this institution for the year ending September 30, 1874, were \$9,035.65, of which sum the State paid \$4,141.34, the excess over the year's grant being from unexpended appropriations of former years. The secretary's report furnishes the following figures: children in the Asylum at the end of last year, 24; admitted during the year, 39; adopted, 7; discharged, 16; died, 7; remaining on the first of October last, 33. The bills for all but two of those remaining are paid in whole or in part by the State; and for the last quarter of the past year the state payments were at the rate of about \$6,000 annually.

PRISONS OF THE STATE.

PART FOURTH.

PRISONS AND REFORMATORIES.

I. PRISONS.

Counting the State Prison, houses of correction, Boston House of Industry, and the county jails, there are now thirty-six penal institutions in the Commonwealth. The detailed statistics of these institutions, so far as it is found expedient to give them, will be tabulated in Part Second of the Appendix. The following are the chief figures * for the year, from October 1, 1873, to September 30, 1874:—

Whole number of commitments,	20,362
Number of persons committed,	15,428
Number of persons in confinement,	17,885
Remaining in confinement, September 30, 1874,	3,803
Average number in confinement for the year,	3,483

With respect to the foregoing numbers, it is to be said that they were obtained by making deductions for all duplicates and transfers between the different prisons. They show that the actual number of persons committed during the year was 1,495 larger than the corresponding number for 1873; that the average number in confinement during the year was 257 greater than that of the previous year; and that the number remaining in the institutions at the end of the year was larger by 502 than the number on the 30th of September, 1873. The total expenditures on behalf of these thirty-six establish-

* These figures differ from the totals given in Table XI. of the Appendix, because the State Workhouse statistics are included there and omitted here.

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ments for the year were \$581,643.64, being an excess of \$26,809.34 over the expenditures of 1873. The aggregate of cash receipts from the labor of convicts was \$195,212.62, a falling off of \$76,066.93 from the figure of last year. The balance against the institutions is \$386,431.12, while the corresponding deficit of 1873 was \$271,279.55.

The State Prison at Charlestown.

S. E. CHAMBERLAIN, *Warden.*

During the year closing with September 30, 1874, the prison contained more convicts than in any other of the seventy years it has been in existence; and the earnings per man of the convicts were less than in any other year since 1862. The general statistics as to its inmates for the year are as follows:—

Number remaining October 1, 1873, . . . . .	.	.	.	586
received from courts,	244			
from violated pardon,	2			246
Whole number during the year, . . . . .	.	.	.	832
Discharged by expiration of sentence,	111			
by pardon,	20			
by death,	14			
by escape,	2			
to insane hospitals,	2			149
Number remaining September 30, 1874, . . . . .	.	.	.	683

The largest number present at any one time during the year was 685, being 89 in excess of the maximum number in 1873. The smallest number at any one time was 586. The daily average of the year was 644.6, being 66 greater than the average for 1873. The average for the months of August and September was about 674. The institution is now so crowded that the warden is obliged to let many of the convicts sleep on cot-beds made up in the corridors, because there are no cells in which to lock them. Of the inmates, 63 are in on life sentences, and 100 on sentences of ten years or more; 78 are under twenty years of age, and 356 between twenty and

THE STATE PRISON.

thirty years of age ; 373 were sentenced from Suffolk County and 310 from the other counties of the State ; 106 are recommitments : viz., 94 for the second, 7 for the third, and 5 for the fourth time ; and nearly twelve per cent. of those received during the past year had served previous sentences there. Of the 14 deaths, 8 were from consumption.

The warden's report is very brief. He says that with a large increase in the number of inmates, many of whom are unavoidably idle, the regular discipline of the prison has been maintained with less friction than usual, and with a less number of days of punishment in the solitary cells than in former years. In this connection he furnishes a table of punishments for several years past, from which it appears that in 1870, with an average of 593 convicts, there were 586 offences and 1,834 days of punishment ; that there has been a steady increase of the average of inmates with a steady decrease of punishable offences ; till in 1874, when the average of prisoners was 647, there were but 394 offences and 1,264 days of punishment.

The fire of the 21st of March, 1874, is spoken of by the inspectors as well as by the warden. It burned an entire block of workshops in the prison-yard. The direct damage was about \$25,000, for repairing which the Legislature, then in session, made immediate provision. The aggregate appropriation at that time was \$47,000, of which \$28,543.78 was expended prior to the first of October last. But besides the direct damages by the fire there was a serious indirect loss, because over 200 men were thrown out of employment, and the contracts on which they were at work were interrupted or broken off, and the prison was thus deprived of a portion of its expected revenue. To provide for future contingencies, a separate six-inch water-main was laid, two new hydrants put in, an ample supply of hose procured, and the officers of the prison organized as a fire-brigade.

During the year a location over the prison grounds was obtained by the Eastern Railroad Company, which thereby acquired possession of a portion of the prison lands lying outside the walls, for which the State is to receive the sum of

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\$50,000, and certain other considerations in the transportation of prison supplies, etc. Early in the year a large leak was discovered in one of the water-pipes; the stoppage of this will probably save \$5,000 per year on the water-bill. Some changes have been made in the hospital, which the inspectors think will prove beneficial. They record their disapproval of the practice of admitting visitors to the prison on the payment of a fee.

Labor and Finances.

The total expenditures of the year for and on account of the prison were \$123,673.27, while the aggregate of receipts from all sources was but \$81,098.67, thus showing a deficit for the year of \$42,574.60, against a surplus last year of \$23,427.38. The amount received from the labor of convicts was but \$77,068.17, against a corresponding sum of \$131,957.54 in the previous year. The value of the labor of the prisoners in rebuilding the workshops, something like \$3,000, ought properly to be added to their earnings and deducted from the prison deficit.

On the 30th of September last there were 326 idle convicts in the institution. The fire broke off some of the contracts for work, and others that expired during the year were not renewed. Of the 224 men working on contracts at the end of the year, for the labor of 68 the prison received \$1.00 per day, for 73 it received 90 cents per day, for 40 it received 80 cents per day, and for 43 it received 75 cents per day. Very earnest efforts have been made by the warden and inspectors to obtain other contracts, but the general stagnation in trade and the depression of the manufacturing interests are so marked, that they are only partially successful in their endeavors to keep the convicts at work. They remark that penal institutions elsewhere have suffered in a similar manner and from the same causes.

The inspectors declare against the contract system of labor, and point out its evils in concise and forcible language. They believe the State might advantageously undertake on its own account the cultivation of certain branches of industry within the prison. They are not certain that the change in

THE STATE PRISON.

this respect would be profitable in a pecuniary point of view, but they do not regard the prison as an institution to be maintained solely or principally as a source of revenue to the State. "It is of more importance that the convicts perform hard labor than that they earn anything thereby, simply because that is a part of their sentence; and it is as much a commutation of a prisoner's punishment to relieve him from work, as it would be to discharge him before the expiration of his term." Moreover, they say, excellence in certain trades implies the possession of an education to a considerable extent; and just in proportion as these convicts acquired great skill, they might be expected when discharged to become good citizens.

They also earnestly urge that each prisoner be given a portion of his earnings. "The part need not be considerable; perhaps ten per cent. of the whole. The experiment has been fraught with beneficial effects in other countries, and could not, in our judgment, fail anywhere to aid discipline, promote industry, and create something of self-respect. The sum thus allowed might be set apart to aid in the support of dependent families or kindred, or kept until the prisoner was discharged, when it could be disbursed for such purposes and in such a manner as might be deemed most judicious."

Instruction.

The warden has discontinued the evening school heretofore held, and, with the approval of the inspectors, has established a day school, which holds its sessions in a large room set apart for the purpose, and properly furnished with seats and desks and blackboards. Its hours are the same as those of outside schools. The chaplain has some general supervision, but all the teachers are convicts. The school had been going on about three months at the date of the annual report; the chaplain says its success has fully met his expectations, and the inspectors observe that the result of the experiment is most gratifying. The school is graded and divided into three departments; it is attended by about one hundred of the unemployed and least educated convicts; the

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privilege of attending is eagerly sought for by many ; some of the pupils have made quite notable progress in study ; the chaplain finds his legitimate work easier because of the influence of the school.

There seems reason enough not only for continuing but for enlarging this school. Less than one-third of the idle convicts are now required or permitted to attend study and recitation at its room. The chaplain relates that a canvass of the entire prison was made to learn what school-books would be liked for private study in cells. As the result of this inquiry, readers, spellers, grammars, geographies, arithmetics and dictionaries, to the number of 921, have been furnished to about 400 cells. In many cases these books are diligently used and very respectable progress is made in study. But this is not near so good as an enlargement of the school would be. Moreover, the warden and chaplain seem to me wise in advocating the engagement of a competent teacher, at a salary that would enable him to give his whole time to educational work, so that the chaplain could devote all his powers to the moral and spiritual welfare of the prisoners. Chaplain Speare's remarks on this subject are worthy of consideration. He says :—

“ There is certainly enough in a prison so large as ours, fully to employ a chaplain in his own department ; and care of the educational work, though in itself agreeable and useful, conflicts with and diminishes his efficiency in directions that pertain directly to his primary duty. Properly equipped, the school should be a permanent fixture, independent of any question of profit and loss in the annual balance sheet ; it being understood that Massachusetts prefers to make men self-respecting and productive in honest industry out of her criminals, rather than coin a few dollars more or less out of their convict labor ; and not only so, but that it is cheaper and vastly more economical in the final result. If our present statutes, rightly interpreted, would enforce ‘ hard labor ’ when it is possible to farm it out, to the exclusion of such study, then let them be so modified that a brief term of study shall be compulsory for those whose ignorance would otherwise well-nigh defeat all the desired ends of punishment. Any danger that this would make a prison too inviting need not be feared, because this brief term of

COUNTY PRISONS.

study could be bought in the open market much more cheaply than by the loss of liberty, to say nothing of attendant dishonor."

County Prisons.

Since the last report from this office, the jail at Worcester, the rebuilding of which began in the spring of 1873, has been completed and occupied. It is a very fine structure, with cells for 42 female and 152 male convicts; in the portion set apart for women there is also a large hospital-room and two large and well-ventilated sewing-rooms. Under legislation of 1873 and 1874 the county of Essex was authorized to borrow \$125,000 for an enlargement of the Lawrence prison. This extension will be ready for occupancy early in 1875. It contains 62 single cells, a boiler-house, an uncommonly good laundry, and a large workshop for convicts. The new jail at Edgartown, for which provision was made by the Legislature of 1873, is a stone building, two stories in height, with 24 cells.

Our county prison system is quite unsatisfactory in its results, whether regard be had to the financial or the reformatory aspect. It is very expensive and it does not reform. We have 19 jails and 15 houses of correction; in all there are 21 different institutions. Some of them are expensive buildings, and others are of quite an inferior character; confinement in some of them is a luxury to many convicts, while sentence to others is a genuine punishment; no two of them are managed alike, either in general or in detail. The system is wasteful of time, of opportunity, of money. And the worst of it is that it cannot possibly be made satisfactory to those who clearly see what ought to be accomplished by imprisonment for offences against social order. We shall not bring about such results from our minor prisons as we ought to reach till we abolish this system and substitute for it one based on the principle of State control.

That would give us fewer officials than we now have, not dependent on popular election for their tenure of office. Some of them at least would be men set in the places they occupied because it was believed they had a fitness for that

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special place. Then we might have something like uniformity of discipline; labor could be organized to better advantage and made far more remunerative than it is now; the convicts might in time come to know how it seemed to talk to a chaplain in their cells; possibly a prison schoolmaster would somehow get into existence; certainly it would be possible to do a little reformatory work in the prisons; and we should save a good deal of the money now expended in maintaining these institutions. Doubtless some advantageous changes may be brought about in the present system by patient and persistent effort. But the time is coming when there must be a change of system.

The following self-explanatory table, relating to these county prisons for the last ten years, will help to an understanding of the present system in its financial results:—

Y E A R S .	Average No. of Prisoners.	Total amount ex- pended.	Receipts for Labor of Prisoners.	Balance against the Prisons.
1874, . .	2,112	\$366,273 97	\$115,566 79	\$250,706 18
1873, . .	1,887	337,906 48	145,360 86	192,545 62
1872, . .	1,801	283,846 79	129,136 21	154,710 58
1871, . .	1,800	302,411 39	124,889 05	177,522 34
1870, . .	1,712	289,806 02	114,339 46	175,466 56
1869, . .	1,719	317,603 26	109,365 53	208,237 73
1868, . .	1,553	294,246 88	69,624 67	224,622 21
1867, . .	1,471	292,700 83	73,427 34	219,273 49
1866, . .	1,410	271,670 30	47,574 06	224,096 24
1865, . .	1,250	228,980 69	34,693 79	194,286 90

The annual returns, as tabulated in the following pages, show a gross expenditure of \$366,273.97 for the year, being an excess of \$28,367.49 over 1873, and of \$82,427.18 over 1872. The cash receipts of the year from the labor of prisoners were \$115,566.79, a total less by \$29,794.07 than those of the previous year. The balance against the prisons is \$250,706.18, the deficit being \$58,160.56 greater than that of 1873. During the years 1870, 1871 and 1872, the South Boston House of Correction more than paid its expenses, the aggregate profit for the three years being \$20,228;

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but in 1873 it fell behind again, to the extent of \$9,395, and its deficit for 1874 is \$49,828. The balance against the Cambridge and Northampton prisons is somewhat less than it was last year; while at Springfield, Cambridge and Dedham, labor proved more profitable than in 1873.

The aggregate number confined in these minor prisons at the end of the year (2,305) was greater by 273 than at the beginning; the increase was wholly in the houses of correction, and more than two-fifths of it was in that at South Boston. The whole number of different persons committed during the year, was 5,838 to jails, and 6,265 to houses of correction. The average number in confinement was 2,112 for 1874, against 1,887 for 1873. One result of our county system is shown by the fact that nine institutions do not return a dollar on account of labor, though in the aggregate they had a weekly average of about 350 convicts during the year.

Municipal Prisons.

The Boston House of Industry on Deer Island is the only municipal prison that reports to this office. Its expenditure for the year ending September 30, 1874, was \$91,696.40, a decrease of \$12,030.81 from that of the previous year. The earnings of prisoners amounted to only \$2,577.48, against \$6,237.35 for 1873, and \$13,987.22 for 1872. The number of prisoners remaining at the end of the year (815) was 123 greater than at the beginning; and the average for the year was 716, against a corresponding average of 660 for 1873, and of 577 for 1872. This increase of numbers is in part due, the directors say, to the recent enlargement of the territory of Boston; and they state that additional accommodations are very much needed. About two-fifths of the inmates of the institution are females. The whole number of persons committed was 5,835 in 1874, against 4,960 in 1873.

TABLE VII.—*Showing the Expenditures at the Jails and Houses of Correction in the several Counties of Massachusetts, from October 1, 1873, to October 1, 1874.*

P R I S O N S.	Salaries of Officers.	Provisions.	Clothing.	Fuel and Light.	Beds and Bedding.	Medicine and Medical Attendance.	Instruction of Prisoners.	Allowance to Discharged Prisoners.
Barnstable, . Jail and House of Cor.,	\$475 00	\$615 21	\$3 41	\$115 00	\$7 95	\$1 15	—	—
Pittsfield, . Jail and House of Cor.,	2,841 66	4,071 86	520 56	2,092 02	226 45	168 33	—	\$40 25
New Bedford, Jail and House of Cor.,	12,226 37	12,914 66	1,789 35	2,571 99	245 10	426 18	\$243 30	101 05
Taunton, . Jail,	3,028 09	3,805 75	492 73	2,049 56	339 73	138 35	—	—
Edgartown, . Jail,	270 00	308 90	6 10	5 50	—	10 00	—	—
Ipswich, . House of Correction, .	3,750 00	7,391 50	1,000 86	2,049 25	235 50	325 90	447 40	59 20
Lawrence, . Jail and House of Cor.,	4,631 00	8,199 35	1,655 05	3,894 00	119 15	457 70	336 74	25 00
Newburyport, Jail,	780 00	932 38	27 75	293 40	92 00	95 00	—	—
Salem, . . Jail,	2,308 00	3,792 50	399 00	1,355 25	601 18	303 00	246 00	5 50
Greenfield, . Jail and House of Cor.,	750 00	600 62	24 50	270 20	49 21	50 75	—	—
Springfield, . Jail and House of Cor.,	3,569 75	7,350 02	699 80	2,024 58	465 89	392 80	300 00	6 50
Northampton, Jail and House of Cor.,	2,130 00	2,183 38	619 45	590 69	75 27	45 85	25 00	—

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Cambridge, . Jail and House of Cor.,	\$9,629 70	\$12,267 25	\$1,470 65	\$5,224 78	\$954 87	\$647 39	\$493 24	\$38 54
Lowell, . . Jail,	1,764 00	2,880 53	279 20	1,484 90	162 20	96 23	104 00	-
Nantucket, . Jail and House of Cor.,	50 00	7 70	-	-	8 50	-	-	-
Dedham, . . Jail and House of Cor.,	4,639 66	6,135 90	540 69	2,501 31	121 96	397 36	-	169 71
Plymouth, . Jail and House of Cor.,	2,625 00	3,543 72	199 64	362 05	40 00	-	75 00	-
Boston, {	Jail,	10,216 00	219 11	3,347 46	610 46	158 06	-	-
	House of Correction, .	18,316 39	8,286 28	18,181 32	*	1,431 95	-	326 95
Fitchburg, . Jail and House of Cor.,	5,643 77	3,887 46	590 80	4,068 84	*	133 40	278 50	123 10
Worcester, . Jail and House of Cor.,	6,267 92	7,895 88	2,414 74	5,319 48	594 40	340 00	235 83	-
Totals,	\$95,912 31	\$126,074 51	\$21,239 67	\$57,801 58	\$4,949 82	\$5,619 40	\$2,725 01	\$895 80

* Included in "Clothing."

NOTE.—At most of the prisons the compensation of chaplains is included in the cost of "Instruction," as well as in the reported "Salaries of Officers." Moreover, this column of "Salaries" includes the pay of physicians, which is also embraced in the cost of "Medicine and Medical Attendance." Furthermore, the usual addition of \$1,000 to the amount of salaries reported from the Boston Jail has been made on account of services of city chaplain and city physician at that place.

TABLE VII.—*Showing the Expenditures at the Jails and Houses of Correction in the several Counties of Massachusetts, from October 1, 1873, to October 1, 1874—Concluded.*

PRISONS.	Allowance to Witnesses.	All other purposes.	Total Amount Expended.	Cash received for Labor of Prisoners.	Balance against the Prison.	LABOR OF PRISONERS.	
						Profitable, but not paid in cash.	In and about the Prison.
Barnstable, . Jail and House of Cor.,	—	\$50 50	\$1,268 22	—	\$1,268 22	—	—
Pittsfield, . Jail and House of Cor.,	—	2,029 58	11,990 71	\$4,177 19*	7,813 52	—	\$300 00
New Bedford, Jail and House of Cor.,	\$56 25	2,703 41	32,971 66	5,374 78	27,596 88	\$1,575 00	2,900 00*
Taunton, . Jail,	66 00	206 91	10,127 12	—	10,127 12	—	—
Edgartown, . Jail,	—	2 75	603 25	—	603 25	—	—
Ipswich, . . House of Correction, .	—	837 81	15,697 42	4,357 51	11,339 91	—	—
Lawrence, . Jail and House of Cor.,	—	760 00	19,827 99	3,518 50	16,309 49	550 00	1,000 00
Newburyport, Jail,	—	132 99	2,353 52	—	2,353 52	—	100 00
Salem, . . Jail,	—	470 35	9,172 78	—	9,172 78	—	—
Greenfield, . Jail and House of Cor.,	—	126 69	1,871 97	—	1,871 97	—	40 00
Springfield, . Jail and House of Cor.,	—	891 08	15,250 42	4,884 00	10,366 42	—	—
Northampton, Jail and House of Cor.,	—	1,267 15	6,886 79	650 00†	6,236 79	—	350 00

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STATISTICS OF THE COUNTY PRISONS.

Cambridge, . Jail and House of Cor.,	-	\$1,584 62	\$31,601 04	\$18,700 00	\$12,901 04	-	-
Lowell, . . Jail,	-	168 63	6,775 69	-	6,775 69	-	-
Nantucket, . Jail and House of Cor.,	-	71 75	197 95	-	137 95	-	-
Dedham, . . Jail and House of Cor.,	-	1,540 57	16,047 16	5,084 77†	10,962 39	-	\$2,000 00
Plymouth, . Jail and House of Cor.,	-	66 66	6,897 07	352 50	6,484 57.	-	1,200 00
Boston, . {	-	1,242 08	23,798 64	-	23,798 64	-	-
	-	32,986 09	108,863 45	59,034 59§	49,828 86	-	-
Fitchburg, . Jail and House of Cor.,	-	2,702 35	17,107 22	5,331 54	11,775 68	-	-
Worcester, . Jail and House of Cor.,	-	4,461 48	27,083 90	4,101 41||	22,982 49	-	-
Totals,	\$122 25	\$54,303 45	\$366,273 97	\$115,566 79	\$250,706 18	\$2,225 00	\$7,890 00

* Includes \$53 due, but unpaid.

† For three months' labor only.

‡ Besides \$1,622.08 for board of U. S. prisoners.

§ Includes \$10,046.12 due, but unpaid.

|| Exclusive of labor on grading, etc., for the new building.

NOTE.—From the aggregate of the “Totals” a deduction of \$3,969.83 must be made on account of sums expended for “Medicine and Medical Attendance,” or for “Instruction of Prisoners,” and reported under these heads and also under the head of “Salaries” of physician or of chaplain. This deduction having been made, the “Total Amount Expended” is found as stated above.

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TABLE VIII.—Number in Confinement at certain Dates, and other Statistics of the County Prisons.

PRISONS.	NUMBER IN PRISON—						Average No. of Prison- ers for Year ending Sept. 30, 1874.	No. of Prisoners Vac- ated.	No. committed for non- payment of Fines and Costs.	No. who paid Fines and Costs.	Amount received for Fines and Costs.	No. of Volumes in the Prison Library.
	Oct. 1, 1873.		April 1, 1874.		Oct. 1, 1874.							
	Jails.	Houses of Correct'n.	Jails.	Houses of Correct'n.	Jails.	Houses of Correct'n.						
<i>Barnstable County.</i>												
Barnstable Jail, . . .	5	—	1	1	5	—	2.01	*	3	3	\$55 09	75
" House of Cor., . .							1.93					
<i>Berkshire County.</i>												
Pittsfield Jail, . . .	11	62	7	57	10	72	13.20	} None.	116	42	780 45	394
" House of Cor., . .							65.69					
<i>Bristol County.</i>												
New Bedford Jail, . .	5	169	6	154	2	174	7.31	} 315	2	1	21 05	} 325
" House of Cor., . .							159.19		719	194	8,326 74	
Taunton Jail, . . .	40		31		57		39.50		440	161	1,663 90		None.
<i>Dukes County.</i>												
Edgartown Jail, . . .	4		2		6		2.25	—	—	—	—	—
<i>Essex County.</i>												
Ipswich House of Cor., .		112		117		109	115.27	—	137	21	590 96	400
Lawrence Jail, . . .	82	96	9	127	23	104	14.97	} 100	532	131	8,146 94	300
" House of Cor., . .							114.92		62	51	16	320 65
Newburyport Jail, . .	7		7		17		10.00	426	292	69	887 92	50
Salem Jail, . . .	59		41		33		58.33					

STATISTICS OF THE COUNTY PRISONS.

Franklin County. Greenfield Jail, " House of Cor.,	1	1	2	-	-	1	3.04 2.82	}	13	29	21	\$1,076	29	40
Hampden County. Springfield Jail, " House of Cor.,	14	90	21	17	80	136	16.88 99.82	}	152	726	143	1,642	48	415
Hampshire County. Northampton Jail, " House of Cor.,	5	17	7	8	14	16	6.98 21.23	}	None.	75	30	438	27	350
Middlesex County. Cambridge Jail, " House of Cor.,	44	231	30	27	233	291	33.01 253.67	}	None.	917	472	7,894	67	137
Lowell Jail, . . .	40		35	65			48.28		-	290	95	911	11	54
Nantucket County. Nantucket Jail, " House of Cor.,	-	-	-	-	-	1	- .05	}	-	-	-	-	-	-
Norfolk County. Dedham Jail, . . . " House of Cor.,	25	60	41	24	58	51	32.55 58.96	}	194	{ 57 94	27 38	4,306	19	310
Plymouth County. Plymouth Jail, " House of Cor.,	10	11	5	6	21	18	5.58 16.54		- -	10 28	4 13	71 55 408 30		75

* All not previously vaccinated.

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TABLE VIII.—Statistics of the County Prisons—Concluded.

PRISONS.	NUMBER IN PRISON—						Average No. of Prison- ers for Year ending Sept. 30, 1874.	No. of Prisoners Vac- ated.	No. Committed for non- payment of Fines and Costs.	No. who paid Fines and Costs.	Amount received for Fines and Costs.	No. of Volumes in the Prison Library.
	Oct. 1, 1873.		April 1, 1874.		Oct. 1, 1874.							
	Jails.	Houses of Correct'n.	Jails.	Houses of Correct'n.	Jails.	Houses of Correct'n.						
<i>Suffolk County.</i>												
Boston Jail, . . .	189	516	178	536	133	634	174.49	*	145	51	\$1,525 34	500
" House of Cor., . .							550.78	None.				
<i>Worcester County.</i>												
Fitchburg Jail, . . .	3	79	5	43	10	50	4.32		234	77	1,853 92	500
" House of Cor., . .							63.59					
Worcester Jail, . . .	12	82	8	113	13	143	9.38		898	239	3,113 94	475
" House of Cor., . .							115.91					
Totals—Jails, . . .	506	1,526	436	1,554	505	1,800	482.08		5,795	1,848	\$34,035 76	4,400
Houses of Cor., . .							1,640.37					
Grand Totals, . . .	2,032		1,989		2,305		2,112.45					
State Prison, . . .	586		612		683		644.66	All.	-	-	-	3,000
House of Reformation, . .	290		300		296		321.41	-	-	-	-	-
House of Industry, . .	692		696		815		716.32	-	5,977	1,330	\$12,317 22	-
State Workhouse, . .	290		415		307		342.31	-	-	-	-	-

* All not previously vaccinated.

BOSTON HOUSE OF REFORMATION.

II. REFORMATORIES.

Westborough and Lancaster.

The state reformatories are the Industrial School for Girls at Lancaster and the Reform School for Boys at Westborough, which have been spoken of in sufficient detail on pages 156–167 of this Report. On the 30th of September, 1873, they aggregated 421 inmates; at the same date this year the number was 398. The actual number of inmates for 1874 was 596, against a corresponding number of 611 in the previous year. The falling off in the aggregate is due to the decrease in numbers at Lancaster. The number discharged on trial, probation, by indenture, and to employment, was 192 in 1874, and 148 in 1873.

The Boston House of Reformation.

The expenses of this institution for the year ending September 30, 1874, were \$68,772.29, an excess of \$20,230 over the aggregate for the previous year. The number of inmates at the close of the year (296) was 6 greater than at its beginning; the number committed during the year (384) was larger by 159 than the number for 1873; and the average of this year (321) was about 17 greater than that of 1873. Of those remaining at the end of September last, 276 were boys and 20 were girls. The institution is on Deer Island, and its manager is Superintendent of the House of Industry and the City Almshouse, also situated on the island. The boys committed to it are of three classes, viz. : *first*, truants from school and stubborn children, sentenced to terms of from three months to two years; *second*, juvenile vagabonds who either have no homes or are allowed to wander about the streets; and, *third*, lads of vicious habits who have been convicted of petty crimes, and are mostly sentenced for their minority. There are no facilities for a proper classification of these boys, and no opportunity can be afforded them for learning trades. Those committed on short sentences are kept at school continuously; those on long terms get six months at school and six months of farm

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work yearly. The superintendent of the schools reports that the progress of their higher classes compares favorably with that of classes of the same grade in the city schools.

The Lowell House of Reformation.

During the past year this institution received 58 children—3 girls and 55 boys; making 85 as the whole number of inmates for the year. The Visiting Agent reports that 20 of the commitments were of cases that came under his jurisdiction. The superintendent writes that 1 absconded and 43 were discharged, so that the number remaining at the end of the year was 41, an excess of 14 over the number there on the 30th of September, 1873. The average monthly number was 37, and the average age of the children about 13 years. Only one death has occurred at the institution within twenty-five years. The chief cause of commitment thereto is truancy. The current expenses of the year were \$3,848. The superintendent says their aim is not to see how much they can get out of the boys, but how much they can improve them physically, morally and intellectually. The lads are required to do some work in raising fruit and garden vegetables for market and home consumption.

The Plummer Farm School at Salem.

This institution is for a family of 30 boys, and is supported by the income of the "Plummer Fund," with the earnings of the boys on the farm and in the shop. The superintendent's report gives the following statistics:—Number remaining at the close of last year, 28; admitted during the year, 10; whole number for the year, 38; discharged and released on probation, 15; remaining on the 30th of September last, 23; average monthly number of the year, 26; average age of the boys, about 13 years. The commitments are for truancy, vagrancy, stubbornness, etc. The receipts of the year from all sources were \$6,456.27, of which \$3,005.41 was earned by the boys. The expenses of the school were \$6,051.92. The charge for boys not belonging in Salem is two dollars per week.

TRUANT SCHOOLS.

The Industrial School at Lawrence.

This is a new institution, opened on the 1st of July last. The city of Lawrence has given it sixteen acres of land, and fitted up for it a very convenient and comfortable house. Chair-seating in the winter and gardening in the summer will be the chief work of the school. In the quarter beginning with July and ending with September, 9 boys were received; when the superintendent wrote me on the 15th of December he had 20 with him. The Visiting Agent reports that 9 of these were lads with whom his office had dealt. The school is in charge of Mr. N. Porter Brown, formerly connected with the State Reform School.

Truant Schools.

CAMBRIDGE.—This school had 13 pupils on the 1st of October, 1873; it received 43 during the year; and 32 were remaining September 30, 1874. Those received were sentenced as follows: truancy, 21; larceny, 11; breaking and entering, 5; assault, 3; stubbornness, 2; malicious mischief, 1. The officer in charge of the school thinks it unjust to the truant boys to send there those older boys who are guilty of larceny, assault, etc. The average weekly number at the school for the year was about 38; the average age of the boys is 12 years and 9 months; and the cost of their support and instruction is about \$3 per week.

WORCESTER.—From the school at this point, the report is that there were 7 admissions and 7 discharges during the year, and that 5 boys remained there September 30, 1874. Truancy is the sole cause of commitment. The truant officers are said to be quite successful in keeping the boys at the public schools. The net expenses of the truant school for the year were \$1,556.21. Of course, the cost per pupil is much greater than it would be with a larger school, as the expense of teaching would not be any more if there were five or six times as many boys.

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PART FIFTH.

PAUPERISM IN MASSACHUSETTS.

RECORDS AND RETURNS.

The annual returns of pauperism in the cities and towns of the Commonwealth, in response to inquiries framed by the Board of State Charities under the law of 1867, are made to this office on blanks sent out by the Secretary in the latter part of September. They are due here on or before the 20th of October in each year, and the Secretary may enforce a penalty against the towns for delinquency. But only a portion of them are ever received prior to the date specified, and I believe the penalty of a fine has been enforced in but a single instance. On the 21st of October last, 114 towns had failed to report; a second call brought returns from all but about thirty; a peremptory warning was speedily answered by most of these; but it was not till the 10th of December that the last report came to hand. Probably my experience in this respect does not materially differ from that of those who have preceded me in this office.

I am very well aware that these town reports do not give what the law says they shall give,—the actual figures as to pauperism for the year ending with the last day of September. The cities and some of the larger towns, in which accounts are necessarily kept with system and care, are able to balance their books and make pretty accurate reports at any time; but in the smaller towns accounts are less methodically kept, and it is a serious undertaking to determine just how they stand at a given date. In a large majority

TOWN PAUPER RETURNS.

of them the financial year ends just prior to the spring town-meeting; then the accounts are made out with sufficient accuracy for all practical purposes; and overseers of the poor find it exceedingly difficult to give their figures at any other time. Hence it results that in some instances this office probably receives substantially the report made to the town in the spring as the report required by law for the year ending with September; and in many more cases the return sent to the Secretary is apparently guessed out from such data as can be gathered by an examination of the spring report, by inquiry at the almshouse, and by a hurried inspection of the produce on hand. This is not said in any spirit of censure or fault-finding; doubtless the overseers do the best they can under the circumstances.

● But I am satisfied that the Board would get more trustworthy statistics if the returns were made in the spring. Of course there will be difficulties with respect to any date that may be named, and this is inevitable so long as the town years begin and end at different dates. But there is abundant reason for believing that a return in the spring would accommodate a much larger number of towns than the present one does. And it would be vastly better for this office to get it at that time. Now the three hundred and forty different sets of papers must be examined and tabulated when the Secretary and his clerks are pressed with work relative to the State institutions. There is no time for such study of them as is needful to a comprehension of what they show, scarcely time to put the figures together, without delaying the appearance of the Report of the Board till the legislative session is far advanced. If the returns were in every instance correct when received, they might be tabulated and printed in a short time; but only a portion of them are consistent throughout, and much correspondence with overseers is always required. This year we have been obliged to write nearly two hundred and fifty letters for a revision or an explanation of reports.

Nor is there any reason, as was well said by Secretary Pierce, in the Ninth Report, why, for the information of the Legislature with a view to immediate action, the returns

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should be for a period coming so close to the session as the end of September. The statistics of pauperism in cities and towns teach their lessons, not in the tables of one year alone, but in those of a series of years. It is of far greater consequence that they should be correct when presented than that they should be presented for the latest possible date. If the returns were made in the spring, they could be examined and put into shape when this office is best prepared to deal with them; there would then be some opportunity to study the statistics and form conclusions as to what they really indicate; and the annual volume from the Board of State Charities might be submitted to the Legislature by the middle of January every year.

For these and other reasons I earnestly recommend a change in the law under which these statistics are furnished so that hereafter the annual pauper returns of the towns and cities shall be made in the spring rather than in the autumn. And I see no sufficient reason why they might not be for the year ending on the 31st of March, with a requirement that they be sent to this office on or before the 20th of April.

STATISTICS OF THE YEAR.

The returns for this year were made on new blanks prepared by the Board during the past summer, and the most important statistics will be found tabulated in the Appendix, the tables differing in some particulars from those heretofore given. The figures may be briefly summarized as follows :—

Almshouses.

During the year 215 almshouses were used by the towns in which they are located, while the remaining 125 towns mostly kept their poor in private families, though 12 of them made occasional use of the almshouses of other towns. The reported value of almshouse property is \$2,622,336, viz.: land and buildings, \$2,080,602, and personal property, \$541,734. The real estate appears to have increased \$323,900 in value during the year, while the increase in personal property is \$54,964. The poor farms aggregated an area of 21,468 acres,

SUMMARY OF THE RETURNS.

a decrease of 477 acres from last year. The almshouses contained 4,376 paupers within the year, an excess of 211 over 1873, while the average number was 2,715, an increase of 136 from that of the previous year. The direct cost of almshouse support was \$291,190, and half the cost of supervision was \$77,870, making a total of \$369,060. On this basis the average weekly cost of each pauper was about \$2.63, against a corresponding cost of \$2.77 in 1873. Interest on the value of almshouse property is not included in this computation.

Full Support.

The number of persons receiving full support any part of the year was 6,056, being an increase of 288 as compared with 1873. The average number fully supported was 4,057; viz.: 2,715 in almshouses, and 1,342 in private families or lunatic hospitals. The total average was 209 greater than in 1873. The direct cost of full support is reported at \$562,947, divided as follows: \$291,190 at almshouses, and \$271,757 elsewhere. The average weekly cost of full support on this basis was about \$2.67; adding half the expense of supervision, the average weekly cost becomes \$3.05, against \$3.08 last year.

Partial Support.

The number of families, or individuals without families, who received relief or partial support during the year is reported at 17,768, being an excess of 7,188 over the corresponding number for 1873. Of this aggregate 8,138 were settled in towns giving relief, 2,289 were settled in other towns, while 7,341 were not known to have any settlement in the State. If to these 17,768 persons there be added the number dependent on them and participating in the relief, we have an aggregate of 35,074, against an aggregate of 27,070 for last year. Estimating the number twice reported at 9,800, and making the proper deduction, there appears a total of 25,274 who were partially supported during the year, exclusive of the great army of vagrants, tramps or lodgers. These persons received \$413,128, being an average of \$16.34 for

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each person. The cost to the cities and towns for dispensing partial support was about \$80,493, making their aggregate expenditure under this head about \$493,621.

Summary.

The reported expenditure for full support is \$562,947, for partial support, \$413,128, and for supervision, \$160,985, making an aggregate of \$1,137,060 as the gross cost of support and relief. This includes \$43,676 reported as the expense of vagrants, etc., which is undoubtedly much less than they cost. Deducting from the gross cost the sum of \$127,372 for actual or anticipated re-payments, we have \$1,009,688 as the net cost of pauperism to the cities and towns for the year ending September 30, 1874. This is an excess of at least \$120,000 over the cost for 1873.

VAGRANTS AND VAGRANCY.

The most significant thing in the year's returns seems to me to be the figures relating to vagrancy. Excluding those called "lodgers" in Boston, the number reported as vagrants is 98,263, which is more than double the number (45,653) reported in 1873, and nearly three times the number (33,230) reported in 1872. The reported number of "lodgers" in Boston for the year is 57,014, against 42,384 in 1873, and 35,667 in 1872. Bearing in mind that any individual may be lodged several times in the course of a year, the increase in numbers for Boston cannot be reckoned as surprisingly great, when the recent enlargement of its territorial area and population is considered. But that vagrancy outside of Boston has apparently more than doubled within the year is a matter for serious thought. Here again it is needful to take note that 98,263 does not represent so many different persons called vagrants. The genuine tramp appears in dozens of places each year, and of course is counted as one every time he appears. So, too, the honest laboring man going about in search of work, may be obliged to call on several towns for aid before he finds a situation, and is necessarily reported from each town. Just how many different vagrants there are, it is impossible to tell,

CONCLUSION.

without a minute comparison of the entire mass of vagrant records. In the Secretary's report for 1872, the number was put at 25,000; in 1873 it was estimated at 30,000; perhaps an estimate of 35,000 would be admissible for 1874.

Much of what appears in the returns as vagrancy is unquestionably poverty, due to the business depression of the last year or two. This the town authorities are willing enough to relieve. Humanity demands and readily concedes aid to "travellers" who are truly looking for work and hold themselves ready to undertake it when found. But vagrancy is quite another thing. If it cannot be called a crime, it is certainly a school for crime. The vagrant is rarely a burglar, but he is often a sneak-thief. Probably he would not choose to engage in highway robbery, but the burning of a barn is exactly in his line when he is angry. There is always the chance that he will do some mischief if his insolent demand for food and shelter is not granted. He is, therefore, a creature who ought not in any way to be encouraged to a continuance of his idle and evil courses. But the conviction is not to be resisted that this class of persons is increasing in the State, and there is ample reason for believing that vagrants are more vicious of late than usual. It is a pity that so much robust life should go to waste. Yet if these fellows will not turn to honesty of conduct and manliness of purpose, they ought to be dealt with after the sternest fashion of law applicable to their cases.

SIDNEY ANDREWS.

Boston, December 31, 1874.

APPENDIX
TO THE
REPORT OF THE BOARD
AND OF
THE SECRETARY.

APPENDIX TO BOARD'S REPORT.

TABLE I.—Showing the Absolute and Relative Mortality and Sickness in the State Almshouses, 1854-60.

[Report of the Board, page xlii.]

YEARS.	TOWNSEND.				MONROE.				BRIDGEWATER.				RAINFORD.				AGGREGATE.			
	Average No.	Cases in Hos- pital.	Deaths.		Average No.	Cases in Hos- pital.	Deaths.		Average No.	Cases in Hos- pital.	Deaths.		Average No.	Cases in Hos- pital.	Deaths.		Average No.	Cases in Hos- pital.	Deaths.	
1854,	705	802	161		354	343	40		382	244	63		168	498	46		1,609	1,887	310	
1855,	838	1,311	280		633	1,075	132		541	719	263		206	792	75		2,218	3,897	750	
1856,	831	1,675	193		706	462	61		557	1,088	203		220	796	103		2,314	4,021	560	
1857,	770	994	107		640	527	42		597	1,275	226		250	704	64		2,257	3,500	439	
1858,	940	1,843	227		823	1,038	102		770	1,568	287		236	756	91		2,769	5,205	707	
1859,	779	1,327	162		581	703	45		604	1,234	178		171	727	45		2,135	3,981	490	
1860,	668	1,202	147		570	491	45		579	1,223	173		169	862	91		1,986	3,778	456	
Totals,	790	9,154	1,277		615	4,639	467		576	7,341	1,393		203	5,135	515		2,184	26,269	3,652	

TABLE II.—Showing the Absolute and the Relative Mortality and Sickness in the State Almshouses, 1861-66.

[Report of the Board, page xlii.]

YEARS.	TOWNSEND.				MONROE.				BRIDGEWATER.				RAINFORD.				AGGREGATE.			
	Average No.	Cases in Hos- pital.	Deaths.		Average No.	Cases in Hos- pital.	Deaths.		Average No.	Cases in Hos- pital.	Deaths.		Average No.	Cases in Hos- pital.	Deaths.		Average No.	Cases in Hos- pital.	Deaths.	
1861,	900	1,819	219		590	500	53		1,060	1,060	129		165	760*	64		2,286	4,139	465	
1862,	913	1,434	132		649	645	61		980	980	171		155	485	70		2,426	3,544	434	
1863,	737	1,407	193		601	507	56		802	802	128		116	346	53		2,062	3,062	425	
1864,	733	1,584	199		557	624	61		1,092	1,092	180		98	294	67		1,938	3,594	507	
1865,	732	1,355	192		605	811	99		1,131	1,131	165		68	397	78		1,987	3,694	529	
1866,	717	1,625	231		543	756	67		470	470	134		101	308	42		1,843	3,161	474	
Totals,	789	9,224	1,160		591	3,845	397		5,535	5,535	902		115	2,590	369		2,090	21,191	2,434	

* Conjecture.

MORTALITY IN PAUPER ESTABLISHMENTS.

TABLE III.—Showing the Absolute and the Relative Mortality and Sickness in the State Pauper Establishments, including the State Workhouse and Primary School, 1866-74.

[Report of the Board, page xlii.]

YEARS.	TEWESBURY.			MONSON.						BRIDGEWATER.						AGGREGATES.		
	Average No. Sup-ported.	Cases of Disease.	Deaths.	Whole Establishment.			State Primary School.			Whole Establishment.			State Workhouse.			Average No. Sup-ported.	Cases of Disease.	Deaths.
				Average No.	Cases of Dis-ease.	Deaths.	Average No.	Cases of Dis-ease.	Deaths.	Average No.	Cases of Dis-ease.	Deaths.	Average No.	Cases of Dis-ease.	Deaths.			
1867,	757	1,860	260	628	1,018	60	409	326	6	331	363	61	124	12	3	1,716	3,241	381
1868,	731	1,437	278	646	1,027	80	413	330	21	408	369	88	267	86	9	1,785	2,833	446
1869,	710	1,110	194	500	403	40	360	288	7	412	240	67	316	168	19	1,622	1,753	901
1870,	724	1,175	243	445	357	39	318	250	13	335	331	70	246	194	24	1,504	1,863	352
1871,	749	1,205	302	422	389	18	335	300	3	385	412	85	289	238	26	1,556	2,006	405
1872,	768	1,454	334	431	406	12	361	300	6	372	463	66	298	286	22	1,571	2,323	412
1873,	816	1,467	348	424	402	6	369	300	3	332	380	50	278	250	22	1,572	2,249	404
1874,	881	*1,500	314	480	541	18	411	400	9	404	432	64	342	325	32	1,765	2,473	396
Totals,.	767	11,208	2,273	497	4,543	273	372	2,494	68	372	2,990	551	270	1,559	157	1,636	18,741	3,097

* Approximate.

APPENDIX TO BOARD'S REPORT.

TABLE IV.—*Comparative Sickness and Mortality in the State Almshouse at Tewksbury, and among the Sick State Poor in Cities and Towns, 1867-74.*

[Report of the Board, page xlii.]

YEARS.	STATE ALMSHOUSE.			SICK STATE POOR.			AGGREGATES.		
	Cases of Dis- ease.	Average No. supported.	Deaths.	Number of Cases.	Average No. of Cases.	Deaths.	Whole No. *	Average No.	Deaths.
1867, . . .	1,860	757	260	1,400	93	140*	3,260	-	400
1868, . . .	1,437	731	278	1,729	275	172*	3,166	1,006	450
1869, . . .	1,110	710	194	1,559	250	155*	2,669	960	349
1870, . . .	1,175	724	243	1,621	200	162*	2,796	924	405
1871, . . .	1,205	749	302	1,647	200	164*	2,852	949	466
1872, . . .	1,454	768	334	1,775	200	177*	3,229	968	511
1873, . . .	1,467	816	348	2,993	250	298*	4,452	1,016	646
1874, . . .	1,500*	881	314	2,386	250	230*	3,916	1,131	544
Total, . . .	11,208	767	2,273	15,110	232	1,498*	26,340	993	3,771

* Approximate.

TABLE V.—*Comparative Sickness and Mortality in the Charlestown State Prison and the Bridgewater Workhouse.*

[Report of the Board, page xlii.]

YEARS.	CHARLESTOWN STATE PRISON.			BRIDGEWATER WORK- HOUSE.			AGGREGATES.		
	Average No. supported.	Cases of Dis- ease.	Deaths.	Average No. supported.	Cases of Dis- ease.	Deaths.	Average No. supported.	Cases of Dis- ease.	Deaths.
1854, . . .	493	330	9	-	-	-	-	-	-
1855, . . .	483	249	3	-	-	-	-	-	-
1856, . . .	455	261	4	-	-	-	-	-	-
1857, . . .	441	226	4	-	-	-	-	-	-
1858, . . .	469	173	2	-	-	-	-	-	-
1859, . . .	495	174	8	-	-	-	-	-	-
1860, . . .	510	271	4	-	-	-	-	-	-
1861, . . .	520	231	10	-	-	-	-	-	-
1862, . . .	506	234	9	-	-	-	-	-	-
1863, . . .	432	364	7	-	-	-	-	-	-
1864, . . .	377	372	5	-	-	-	-	-	-
1865, . . .	359	517	5	-	-	-	-	-	-
1866, . . .	470	1,020	9	-	-	-	-	-	-
1867, . . .	537	1,150	7	124	12	3	661	1,162	10
1868, . . .	546	1,310	6	267	86	9	813	1,396	15
1869, . . .	569	1,017	6	316	168	19	885	1,185	25
1870, . . .	594	859	14	246	194	24	840	1,053	38
1871, . . .	554	866	8	289	238	26	843	1,104	34
1872, . . .	543	1,029	19	298	286	22	841	1,315	41
1873, . . .	578	788	9	278	250	22	856	1,038	31
1874, . . .	645	668	14	342	325	32	987	993	46
Total, . . .	503	-	162	270	-	157	840	-	340

MORTALITY AMONG STATE PUPILS.

TABLE VI.—Comparative Sickness and Mortality in the State Reformatories and State Primary School, 1867-74.
[Report of the Board, page xlii.]

YEARS.	BOYS' REFORMATORY.			GIRLS' REFORMATORY.		STATE PRIMARY SCHOOL.			AGGREGATES.	
	Whole No. Supported.	Cases of Dis- ease.	Deaths.	Whole No. Supported.	Deaths.	Whole No. Supported.	Cases of Dis- ease.	Deaths.	Whole No. Supported.	Deaths.
1867,.	1,022	-†	4	247	-	642	326	6	1,900*	10
1868,.	989	-†	3	279	3	584	330	21	1,850	27
1869,.	964	-†	5	252	-	596	288	7	1,812	12
1870,.	870	240	4	222	1	551	250	13	1,643	18
1871,.	854	137	-	197	1	607	300	3	1,658	4
1872,.	600	60*	1	171	1	585	300	6	1,300	8
1873,.	450	-†	-	161	1	608	300	3	1,180	4
1874,.	456	-†	3	140	2	650	400	9	1,201	14
Totals, . . .	2,250*	-	20	450*	9	3,300*	2,494	68	5,400*	97

* Approximate.

† Not reported.

NOTE.—Comparing this with the table immediately preceding, it will appear that, with an average prison population in these two State prisons of 840 for the last eight years, there were 240 deaths, or one for every 3½ of the average number; while in the State schools, with an average of more than 900 inmates, there were but 97 deaths, or one for every 9 of the average number.

APPENDIX TO BOARD'S REPORT.

TABLE VII.—Comparative Sickness and Mortality among Children, at Tewksbury, Bridgewater and Monson, 1854–74.

[Report of the Board, page xlii.]

YEARS.	TEWKSBURY.						BRIDGEWATER.						MONSON.						AGGREGATES.			
	Under 5 years.			Under 10 years.			Between 10 and 20.			Under 5 years.			Under 10 years.			Between 10 and 20.			Deaths.	Births.		
	Deaths.		Births.	Deaths.		Number Admitted.	Deaths.		Number Admitted.	Deaths.		Number Admitted.	Deaths.		Number Admitted.	Deaths.		Number Admitted.				
1854, .	62	78	750 ¹	91	220 ¹	10	2	2	5	9	2	2	5	14 ¹ 163	11	-	12	247 ¹	3	85	123	
1855, .	105	135	819	148	305	4 ²	83	99	17	56	83	99	17	-	-	60	-	79	675 ²	10	-	357
1856, .	80	102	454	109	191	6	77	81	12	67	77	81	12	447 ³	22 ² 117	31	-	42	104 ³	1	169	251
1857, .	51	42	373	44	146	1	117	-	-	55	117	-	-	-	25 ³	20	-	23 ³	261 ³	-	131	-
1858, .	97	109	728	113	367	8	165	-	-	76	165	-	-	-	22 ⁴ 349	61	636	70	94 ⁴	4 ⁴	195	-
1859, .	65	66	543	70	251	6	66	69	13	62	66	69	13	-	19 ⁴	20	-	23	-	2	146	183
1860, .	66	66	462	67	213	3	66	69	6	63	66	69	6	-	16 ⁴	20	-	-	-	-	145	-
1861, .	65	94	614	110	336	3	45	52	4	54	45	52	4	-	18 ⁴	25	-	-	-	-	137	-
1862, .	62	75	494	79	268	5	84	87	4	50	84	87	4	-	21 ⁴	26	-	-	-	-	133	-
1863, .	67	102	471	103	236	9	28	31	6	49	28	31	6	-	13 ⁴	22	-	-	-	-	129	-
1864, .	73	90	531	91	257	3	60	65	-	35	60	65	-	-	25 ⁵ 154	16	303	18	150	7	133	-
1865, .	65	61	427	64	209	11	59	64	5	62	59	64	5	-	30 ⁵ 149	66	248	65	139	3	147	212

MORTALITY OF																			
1866, .	74	81	503	86	304	8	38	44	45	-	3	21 ^a 132 60 ^a 167	37	285	42	236	2	133	186
1867, .	76	53	504	56	377	14	40	25	25	-	1	}}	31	338	35	203	7	176	138
1868, .	38	70	365	72	350	7	66	64	64	-	2	}}	38	-	52	-	6	137	203
1869, .	55	53	313	54	192	6	24	37	37	-	1	}}	15	-	18	-	3	99	119
1870, .	61	56	316	58	223	15	24	25	25	-	-	}}	16	181	23	161	5	102	126
1871, .	70	53	287	61	239	12	49	25	25	-	3	}}	4	143	5	192	2	126	108
1872, .	61	78	335	80	216	8	33	19	19	-	2	}}	3	-	-	-	6	100	118.
1873, .	68	85	393	86	270	12	31	17	18	-	-	}}	1	-	3	-	1	101	120
1874, .	52	77	515	79	291	8	47	24	24	-	1	}}	6	-	9	-	3	101	124
Total, .	1,413	1,625	10,197	1,721	5,461	159	980	-	-	-	-	-	-	-	-	-	-	-	-

^a Approximate.

^b From 10 to 15.

^c Under 15.

^d From 5 to 15.

^e Under 20.

^f Births.

NOTE.—This table is very imperfect, but there is material for preparing one much more complete next year. The whole number of admissions (including births), under 5, at Tewksbury, has probably been 4,000 in the 20 years, of whom 1,625, or 40 per cent., have died there. The admissions under five years at Bridgewater were 67 in 1874, 54 in 1873, 70 in 1872, 86 in 1871, and 54 in 1870; in the five years, 331; of whom 110, or one-third, died. The whole number of deaths at Tewksbury, of all ages, has been 4,716; at Bridgewater, 2,783; at Monson, 1,137; at the three establishments, 8,641.

APPENDIX TO BOARD'S REPORT.

TABLE VIII.—Showing the Absolute and the Relative Mortality and Sickness in the State Hospitals for the Insane, and the Tewksbury Asylum, 1867-74.

[Report of the Board, page xlii.]

YEARS.	WORCESTER HOSPITAL.			TAUNTON HOSPITAL.			NORTHAMPTON HOSPITAL.			AGGREGATES.			TEWKSBURY ASYLUM.		
	Whole No.	Average No.	Deaths.	Whole No.	Average No.	Deaths.	Whole No.	Average No.	Deaths.	Whole No.	Average No.	Deaths.	Whole No.	Average No.	Deaths.
1867, .	669	389	43	606	379	39	543	401	47	1,797†	1,169	129	370	200	61
1868, .	651	370	33	649	389	38	565	413	43	1,838†	1,172	114	362	255	55
1869, .	701*	387	47	657*	391	47	584*	405	25	1,907†	1,183	119	419	265	36
1870, .	760	396	64	758	388	38	604	409	33	2,051†	1,193	135	430	282	46
1871, .	879	439	63	762	396	43	616	422	28	2,148†	1,257	134	448	295	74
1872, .	841*	445	40	815*	408	51	615*	428	37	2,191†	1,281	128	421	297	61
1873, .	818*	453	69	830*	434	53	611*	437	21	2,178†	1,324	143	435	300	60
1874, .	842*	476	75	858*	480	67	621*	469	25	2,247†	1,425	167	409	310	42
Totals, .	6,161*	419	434	5,935*	408	376	4,759*	423	259	16,357†	1,250	1,069	3,294	275	435

* Re-admissions excluded.

† Duplicates and transfers excluded.

MORTALITY AT LUNATIC HOSPITALS.

TABLE IX.—Previous Mortality among the Insane in State Hospitals.
[Report of the Board, page xliii.]

YEARS.	WORCESTER HOSPITAL.			TAUNTON HOSPITAL.			NORTHAMPTON HOSPITAL.			AGGREGATES.		
	Whole No.	Average No.	Deaths.	Whole No.	Average No.	Deaths.	Whole No.	Average No.	Deaths.	Whole No.	Average No.	Deaths.
1854, .	819	430	34	330	210	24	-	-	-	1,149	640	58
1855, .	580	349	27	406	251	38	-	-	-	986	600	65
1856, .	577	357	35	447	280	40	-	-	-	1,024	637	75
1857, .	647	387	44	505	312	43	-	-	-	1,152	699	87
1858, .	679	372	34	550	328	40	228	-	-	1,457	700	74
1859, .	501	309	30	532	335	42	313	226	19	1,346	870	91
1860, .	532	324	22	586	365	47	400	259	27	1,518	948	96
1861, .	583	369	30	613	386	52	437	316	30	1,633	1,071	112
1862, .	600	401	34	619	425	43	444	319	18	1,663	1,145	95
1863, .	611	398	30	617	421	34	469	359	26	1,697	1,178	90
1864, .	625	366	33	605	389	39	476	358	47	1,706	1,113	119
1865, .	565	350	33	560	353	32	468	342	41	1,593	1,045	106
1866, .	630	368	40	551	355	40	488	376	31	1,669	1,099	111
Totals, .	7,949	368	426	6,921	339	514	3,723	319	239	18,593	903	1,179

APPENDIX TO BOARD'S REPORT.

TABLE X.—*Children admitted as Foundlings at the Tewksbury Almshouse and the Boston Home, and what became of them, 1854-74.*

[Report of the Board, page xlii.]

(1.) *Tewksbury Almshouse.*

YEARS.	Remaining from previous year.	Admitted.	Whole No.	Discharged to Mothers.	Discharged otherwise.	Died.	Whole No. removed.	Av. residence in weeks of those that died.
1854, . . .	—	15	15	—	4	9	13	6.4
1855, . . .	2	17	19	—	3	14	17	9.2
1856, . . .	2	11	13	1	2	9	12	7.4
1857, . . .	1	17	18	—	4	10	14	6.4
1858, . . .	4	26	30	2	2	25	29	9.4
1859, . . .	1	10	11	1	—	8	9	7.1
1860, . . .	2	16	18	—	—	18	18	6.6
1861, . . .	—	17	17	1	4	11	16	2.9
1862, . . .	1	10	11	—	3	8	11	3.3
1863, . . .	—	28	28	3	—	21	24	4.4
1864, . . .	4	35	39	1	—	37	33	4.4
1865, . . .	1	22	23	—	2	20	22	2.2
1866, . . .	1	48	49	1	5	37	43	2.4
1867, . . .	6	25	31	1	1	23	25	5.5
1868, . . .	6	36	42	2	2	33	37	4.4
1869, . . .	5	26	31	2	—	21	28	6.2
1870, . . .	3	30	33	3	1	25	32	7.4
1871, . . .	1	27	28	2	2	20	25	5.1
1872, . . .	3	38	41	2	—	33	38	3.7
1873, . . .	3	32	35	1	—	31	35	4.4
1874, . . .	—	40	40	—	1	34	35	5.5
Aggregates, .	4	526	526	23	—	447	522	5.5

(2.) *Chardon Street Home.*

YEARS.	Whole No. received.	Taken for adoption.	Sent to State Almshouse.	Otherwise removed.	Died.
1864, . . .	38	11	21	—	6
1865, . . .	47	19	19	5	4
1866, . . .	43	15	23	1	4
1867, . . .	28	17	6	3	2
1868, . . .	40	17	15	—	8
1869, . . .	26	13	7	2	4
1870, . . .	36	16	15	1	4
1871, . . .	15	7	6	—	2
1872, . . .	28	8	14	2	4
1873, . . .	22	3	14	2	2
1874, . . .	27	1	21	—	5
Aggregates, .	350	127	161	16	45

 SECRETARY'S REPORT—PRISON SUMMARY.

 PRISON ABSTRACT.

Prison Population for 1873-74.

Total number of persons remaining in confinement in the State, County and City prisons, September 30, 1873, .		8,600
Males,		2,860
Females,		740
Nominal number of persons committed within the year ending September 30, 1874,		19,174
Males,		15,717
Females,		3,457
Actual number of persons committed within the year ending September 30, 1874 (deductions for duplicates and transfers between prisons having been made), . .		15,818
Males,		12,787
Females,		3,031
Nominal whole number of persons in confinement within the year,		22,774
Males,		18,577
Females,		4,197
Actual whole number of persons in confinement within the year (deductions for duplicates and transfers having been made),		18,531
Males,		15,006
Females,		3,525
Actual number of persons discharged within the year, .		14,421
Males,		11,733
Females,		2,688
Whole number of persons remaining in confinement September 30, 1874,		4,110
Males,		3,273
Females,		837
Average of the prison population for the year 1873-74, .		3,825.73
Average of the prison population for the year 1872-73, .		3,426.25
Increase of the past year,		399.48

APPENDIX TO SECRETARY'S REPORT.

TABLE XI.—*General Prison Statistics for the Year ending Sept. 30, 1874.*

[Secretary's Report, pages 183-198.]

PERSONS. [See note, page 228.]	Jails.	Houses of Correc- tion.	House of Industry.	State Workhouse.	State Prison.	Totals for State.
Apparent number of commitments, . . .	6,965	7,839	7,276	390	246	22,716
Males,	6,102	6,901	4,894	231	246	18,374
Females,	863	938	2,382	159	—	4,342
Actual number of commitments, . . .	6,769	7,662	7,276	390	246	20,752
Males,	5,927	6,744	4,894	231	246	16,656
Females,	842	918	2,382	159	—	4,096
Apparent number of persons committed, . . .	6,084	6,619	5,835	390	246	19,174
Males,	5,338	5,854	4,048	231	246	15,717
Females,	746	765	1,787	159	—	3,457
Actual number of persons committed, . . .	5,838 ¹	6,265 ²	5,835	390	246 ³	15,818
Males,	5,116	5,534	4,048	231	246	12,787
Females,	722	731	1,787	159	—	3,031
Actual number of persons confined within the year,	6,228	7,507	6,323	675	831	18,531
Males,	5,453	6,596	4,344	357	831	15,006
Females,	775	911	1,979	318	—	3,525
Number of discharges reported,	6,976	7,588	7,122	373	149	22,208
Males,	6,117	6,679	4,784	240	149	17,969
Females,	859	909	2,338	133	—	4,239
Number of persons discharged,	5,723	5,707	5,508	368	148	14,421
Males,	5,027	5,038	3,857	238	148	11,733
Females,	696	669	1,651	130	—	2,688
Number remaining in confinement Sept. 30, 1874,	505	1,800	815	307	683	4,110
Males,	426	1,558	487	119	683	3,273
Females,	79	242	328	188	—	837
Average number of prisoners for the year,	482.08	1,640.37	716.32	342.3	644.66	3,825.73
Males,	421.90	1,445.29	433.76	154.6	644.66	3,100.21
Females,	60.18	195.08	282.56	187.7	—	725.52

¹ Includes 1 male retaken, escaped previous to Oct. 1, 1873.² Includes 2 males retaken, escaped previous to Oct. 1, 1873.³ Includes 2 males returned, having violated condition of pardon.

PERSONS COMMITTED TO PRISON—1874.

TABLE XII.—*Classification of Persons Committed to Prison during the Year ending Sept. 30, 1874.*

[Secretary's Report, pages 183-198.]

PERSONS COMMITTED. [See note, page 223.]	Males.	Females.	Totals for State.
Apparent number of Persons Committed, .	15,717	3,457	19,174
Actual number of Persons Committed, .	12,787	3,031	15,818
Adults,	10,838	2,733	13,571
Minors, ¹	1,949	298	2,247
White,	12,408	2,962	15,370
Colored,	379	69	448
Natives of this State,	3,974	575	4,549
Natives of other States,	2,041	363	2,404
Natives of other Countries,	6,772	2,093	8,865
Parents both American,	2,849	565	3,414
Parents both temperate,	9,317	1,690	11,007
Parents both or either Convicts,	127	15	142
Have had no Education,	2,933	1,342	4,275
Could Read and Write,	1,477	104	1,581
Have had a Common-school Education,	8,366	1,585	9,951
Have had a Superior Education,	11	—	11
Were Married,	4,351	1,758	6,109
Were Intemperate,	5,866	783	6,649
Had Property to amount of \$1,000,	488	24	512
Had been in Army or Navy,	3,493	—	3,493
Had been in Reform School,	130	3	133
Committed once before,	2,064	416	2,480
Committed twice before,	797	255	1,052
Committed more than twice and less than six times before,	840	358	1,198
Committed six or more times before,	406	535	941
Total number who have been in Prison before,	4,107	1,564	5,671

¹ Includes 92 boys and 6 girls under 15 years of age.

NOTE.—Included against the classifications "Adults," "White," "Natives of this State," and "Had a Common-school Education," are 109 males and 1 female, the particulars of whose commitment were not fully given in the returns.

APPENDIX TO SECRETARY'S REPORT.

TABLE XIII.—*Classification of Crimes for which Commitments were made during the Year ending September 30, 1874.*

[Secretary's Report, pages 183-198.]

NATURE OF CRIME. [See note, page 228.]	Males.	Females.	Totals for State.
Apparent number of Commitments,	18,374	4,342	22,716
Actual number of Commitments,	16,656	4,096	20,752
<i>Crimes against the Person,</i>	1,900	196	2,096
Murder,	25	2	27
Manslaughter,	9	—	9
Rape,	24	—	24
Assault,	1,786	189	1,975
Threatening,	51	5	56
Miscellaneous, ¹	5	—	5
<i>Crimes against Property,</i>	2,948	394	3,342
Arson,	34	2	36
Burglary,	46	—	46
Robbery,	91	3	94
Larceny,	1,705	322	2,027
Forgery,	52	—	52
Counterfeit Money, making, having or passing,	3	—	3
Breaking and Entering,	374	2	376
Embezzlement,	55	1	56
Fraud,	121	10	131
Debt,	163	—	163
Concealing Stolen Goods,	37	10	47
Malicious Mischief,	266	44	310
Attempt to Destroy a Vessel,	1	—	1
<i>Crimes against Public Order and Decency,</i>	11,657	3,482	15,139
Perjury,	10	—	10
Adultery,	84	42	126
Fornication,	67	81	148
Lewd Conduct,	63	114	177
Common Night-walker,	—	101	101
Keeping Brothels,	15	17	32
Bastardy,	48	—	48
Idle and Disorderly,	288	145	433
Drunkenness,	8,893	2,538	11,431
Common Drunkards,	461	186	647
Violating Liquor Law,	489	52	541
Disturbing the Peace,	294	75	369

¹ Includes Carrying Dangerous Weapon, 3; Kidnapping, 1; Mayhem, 1. Total, 5.

CLASSIFICATION OF CRIMES—1874.

TABLE XIII.—*Classification of Crimes, &c.*—Continued.

NATURE OF CRIME.	Males.	Females.	Totals for State.
Sabbath-breaking,	39	8	47
Violation of By-Law,	123	3	126
Aiding Escapes,	29	—	29
Contempt of Court,	10	1	11
Common Nuisance,	13	3	16
Abortion,	6	2	8
Desertion,	8	—	8
Cruelty,	51	—	51
Gambling,	12	—	12
Indecent Exposure,	22	—	22
Evading Railroad Fare,	76	—	76
Mailing Obscene Matter,	10	1	11
Polygamy,	6	4	10
Vagrancy,	480	102	582
Miscellaneous, ¹	60	7	67
<i>Unclassified,</i>	151	24	175
Held as Witnesses,	142	22	164
Sundry Causes, ²	9	2	11

¹ Includes Accessory to Felony, 2; Breaking Jail, 4; Conspiracy, 4; Extortion, 3; Fugitive from Justice, 4; Incest, 1; Lottery, 3; Neglect of Family, 5; Non-payment of Tax, 9; Obstructing Railroad-track, 1; Prize-fighting, 2; Sodomy, 3; Stubbornness, 26. Total, 67.

² Includes Action of Tort, 1; Non-payment of Fine, 1; Failure to Recognize, 1; For Safe-keeping, 3; Surrendered by Bail, 3; Unknown, 2. Total, 11.

NOTE.—The apparent number of commitments to each class of prisons differs from the actual number because of transfers between the prisons. The apparent number for the State is of course the aggregate of the apparent numbers in detail. The actual number for the State is the aggregate of the corresponding numbers for the several classes of prisons, diminished by the transfers before or after conviction between prisons of different kinds. These remarks should also be borne in mind when considering the apparent and actual numbers of persons committed. The actual number confined within the year, is found by adding to the number in prison at the beginning of the year the actual number committed during the year, and then deducting such of the first class as were again committed within the year. The classifications of Crime and Persons Committed are based upon the actual number in both cases. The classification of Discharges is necessarily based upon the apparent number, increased by the number of offences for which persons were in confinement at the beginning of the year.

APPENDIX TO SECRETARY'S REPORT.

TABLE XIV.—*Classification of Discharges from Prison for the Year ending September 30, 1874.*

[Secretary's Report, pages 183-198.]

MANNER OF DISCHARGE. [See note, page 223.]	Males.	Females.	Totals for State.
Whole number of Discharges reported, .	17,969	4,239	22,208
Recognizing or Giving Bail,	1,022	169	1,191
Sent to Court and not returned,	910	111	1,021
Escaped and not retaken,	54	1	55
Transferred to other Prisons,	510	49	559
Married the Plaintiff,	5	—	5
By payment of Debt,	6	—	6
By taking Poor Debtors' Oath,	27	1	28
By Payment of Tax,	5	—	5
Sent to State Prison,	244	—	244
Sent to House of Correction,	849	104	953
Sent to House of Industry,	77	89	166
Sent to State Workhouse,	2	1	3
Sent to Reform School,	17	1	18
By Writ of Habeas Corpus,	2	—	2
By Supreme Court,	8	—	8
By Superior Court,	288	47	335
Paid Fine and Costs,	3,250	410	3,660
Poor Convicts,	1,359	186	1,545
Order of Overseers,	153	34	187
Order of Municipal Court,	68	12	80
Order of Plaintiff,	30	2	32
Order of Law,	130	57	187
Insanity,	27	10	37
By Pardon,	62	—	62
Board of State Charities,	29	31	60
Other Processes,	114	—	114*
Died,	68	22	90
Expiration of Sentence,	8,653	2,902	11,555

* Most of these were debtors discharged from Boston Jail, but whether by payment of debt or taking poor debtors' oath, does not appear in the returns.

NUMBER OF CONVICTS PARDONED.

TABLE XV.—*Pardons granted during the last Twenty Years.*

YEARS.	GOVERNORS.	NUMBER PARDONED.			AVERAGE NUMBER OF CONVICTS.		
		From State Prison.	From Houses of Correction.	Total.	In State Prisons.	In Houses of Correction.	Total.
1855,	Henry J. Gardner, .	28	40	68	483	1,174	1,657
1856,	“ “ .	23	45	68	455	1,164	1,619
1857,	“ “ .	34	20	54	441	1,311	1,752
1858,	N. P. Banks, .	21	48	69	469	1,513	1,982
1859,	“ “ .	7	17	24	495	1,362	1,857
1860,	“ “ .	15	34	49	510	1,353	1,863
1861,	John A. Andrew, .	45	182	227	520	1,423	1,943
1862,	“ “ .	39	155	194	506	1,083	1,589
1863,	“ “ .	33	110	143	432	902	1,334
1864,	“ “ .	29	111	140	377	849	1,226
1865,	“ “ .	29	93	122	359	729	1,088
1866,	A. H. Bullock, .	11	55	66	470	978	1,448
1867,	“ “ .	17	94	111	537	1,100	1,637
1868,	“ “ .	40	98	138	547	1,127	1,674
1869,	Wm. Claflin, .	25	79	104	528	1,278	1,806
1870,	“ “ .	66	104	170	593	1,239	1,832
1871,	“ “ .	44	99	143	555	1,327	1,882
1872,	W. B. Washburn, .	12	42	54	543	1,372	1,915
1873,	“ “ .	12	36	48	578	1,451	2,029
*1874,	{ W. B. Washburn, .	6	17	23	} 645	1,640	2,285
	{ Thomas Talbot, .	15	40	55			
	Totals, .	551	1,519†	2,070	10,043	24,375	34,418

* Governor Washburn resigned to accept the United States Senatorship at the end of April, 1874, and the duties of the Executive office for the remainder of the year were discharged by Lieut. Gov. Talbot.

† About 25 of this aggregate were pardoned from jails.

STATISTICS OF DRUNKENNESS																
Middlesex County, . . . { Cambridge, Lowell, . . .	—	62	62	17	49	13	—	34	34	31	3	27	311	398	293	45
Nantucket County, . . . Nantucket,	—	1	1	—	1	—	—	—	—	—	—	—	—	1	1	—
Norfolk County, . . . Dedham,	6	11	17	6	15	2	—	4	4	2	2	25	52	77	69	8
Plymouth County, . . . Plymouth,	2	2	4	2	4	—	—	2	2	1	1	6	18	24	21	3
Suffolk County, . . . Boston, . .	13	28	41	13	33	8	—	6	6	4	2	159	706	865	753	112
Worcester County, . . . { Fitchburg, Worcester, . .	—	10	10	—	10	—	—	1	1	1	—	10	50	60	56	4
	1	85	86	1	77	9	—	—	—	—	—	13	143	156	137	19
Totals, . . .	109	429	538	109	449	89	7	72	79	63	16	542	1,916	2,458	2,125	333
Boston House of Industry, . . .	—	—	485	—	300	185	—	—	100	57	43	—	—	883	540	343
State Workhouse, . . .	—	—	—	—	—	—	—	—	12	5	7	—	—	307	119	188
Totals for 1874, . . .	109	429	1,023	109	749	274	7	72	191	125	66	542	1,916	3,648	2,784	864
Totals for 1873, . . .	99	328	865	99	609	256	9	69	208	150	58	554	1,664	3,237	2,476	761

NOTE.—The foregoing table shows, with respect to the persons remaining on the 30th of September, 1874, in the County Prisons and House of Industry, that 1,202 out of 3,341 commitments were for drunkenness or as common drunkards. And Table XIII., on a preceding page, shows that of 20,752 commitments during the year, 12,078 were for drunkenness or as common drunkards.

APPENDIX TO SECRETARY'S REPORT.

TABLE XVIII.—SUMMARY OF PRISON EXPENSES, &C., FOR 1873 AND 1874.

[Secretary's Report, pages 183-198.]

EXPENSES, ETC.	STATE PRISON.		COUNTY PRISONS.		HOUSE OF INDUSTRY.		TOTALS.	
	1873.	1874.	1873.	1874.	1873.	1874.	1873.	1874.
Salaries,	\$44,477 50	\$47,192 97	\$86,530 14	\$95,912 31	\$13,234 78	\$12,859 11	\$144,242 42	\$155,964 39
Provisions,	35,252 28	37,667 31	113,717 79	126,074 51	40,335 54	31,894 60	189,305 61	195,636 42
Clothing,	9,130 70	14,612 33	16,104 75	21,239 67	11,840 34	14,154 69	37,075 79	50,006 69
Fuel and lights,	4,313 00	12,534 36	41,079 14	57,801 58	2,897 50	12,581 04	48,289 64	82,916 98
Beds and bedding,	*	*	3,743 76	4,949 82	*	*	3,743 76	4,949 82
Medicine, etc.,	328 49	421 59	5,199 68	5,619 40	1,536 70	1,080 92	7,064 87	7,121 91
Instruction,	703 63	1,236 61	1,734 49	2,725 01	†	†	2,438 12	3,961 62
Discharged prisoners,	432 00	395 00	921 26	895 80	—	—	1,353 26	1,290 80
Witnesses,	—	—	—	122 25	—	—	—	122 25
All other purposes,	18,564 06	9,613 10	71,661 47	54,303 45	33,882 35	19,126 05	124,107 88	83,042 60
Total,	\$113,201 66	\$123,673 27	\$337,906 48	\$366,273 97	\$103,727 21	\$91,696 41	\$554,835 35	\$581,643 65
Labor of prisoners,	131,957 54	77,068 17	145,360 86	115,566 79	6,237 35	2,577 48	283,555 75	195,212 44
Balance,	18,755 88	46,605 10	192,545 62	250,706 18	97,489 86	89,118 93	261,936 60	386,431 21
Average No. of prisoners,	578	644.66	1,909.45	2,122.45	660	716	3,147 45	3,483.11
Average weekly cost,	\$0.62.45	\$1.39	\$1.93.9	\$2.27.1	\$2.84	\$2.39.3	\$1.62	2.13.3
Whole No. in prison,	736	830	13,902	14,735†	5,617	6,527	20,255	22,092
* Included in "Clothing."			† Included in "Salaries."		‡ Really but 12,808.		§ Profit.	
							|| Deficit.	

CHILDREN IN PRISON.

TABLE XIX.—*Children in Prison.*

Prisoners, September 30, in the Years—				Jails.	Houses of Correction.	Totals.
1869.	{	Boys under 17 years of age,	. .	40	46	86
		Girls " " "	. .	3	8	11
	{	Total, " " "	. .	43	54	97
		Prisoners of all ages,	. .	485	1,164	1,649
1870.	{	Boys under 17 years of age,	. .	16	32	48
		Girls " " "	. .	2	2	4
	{	Total " " "	. .	18	34	52
		Prisoners of all ages,	. .	519	1,288	1,807
1871.	{	Boys under 17 years of age,	. .	12	18	30
		Girls " " "	. .	—	3	3
	{	Total " " "	. .	12	21	33
		Prisoners of all ages,	. .	466	1,350	1,816
1872.	{	Boys under 17 years of age,	. .	12	9	21
		Girls " " "	. .	4	—	4
	{	Total " " "	. .	16	9	25
		Prisoners of all ages,	. .	554	1,424	1,978
1873.	{	Boys under 17 years of age,	. .	11	18	29
		Girls " " "	. .	—	—	—
	{	Total " " "	. .	11	18	29
		Prisoners of all ages,	. .	507	1,525	2,032
1874.	{	Boys under 17 years of age,	. .	8	20	28
		Girls " " "	. .	3	2	5
	{	Total " " "	. .	11	22	33
		Prisoners of all ages,	. .	505	1,800	2,305

NOTE.—The foregoing table is intended to show the effect of the Visiting Agency in reducing the number of children confined in prison. The Act establishing the Agency was passed in the summer of 1869, but the new system did not become operative till the following year; and while 97 children were in these prisons on the 30th of September, 1869, the average at that date for the last four years has been but 30.

APPENDIX TO SECRETARY'S REPORT.

TABLE XX.—*Pupils in Reformatories.*

1.—ADMISSIONS, DISCHARGES, ETC.

YEAR ENDING SEPT. 30, 1874.	Westborough.	Lancaster.	Boston House of Reformation.	Totals or Average.
Remaining Oct. 1, 1873, viz.,	311	110	290	711
Boys,	311	—	265	576
Girls,	—	110	25	135
Admissions of the year,	188	47	195	430
First time,	113	22	159	294
Re-admissions,	75	25	36	136
Apparent number during the year,	499	157	485	1,141
Boys,	499	—	447	946
Girls,	—	157	38	195
Actual number during the year,	456	140	478	1,074
Discharged during the year,	183	75	189	447
Placed out, or indentured,	69	51	—	120
Remaining Sept. 30, 1874,	316	82	296	694
Boys,	316	—	276	592
Girls,	—	82	20	102
Average number for the year,	323.7	93.3	321.41	737.51
Average age of those committed—years,	14.81	14.81	12.49	13.43
Average age of those discharged, “	16.36	17.53	13.46	15.30
Average detention of those discharged, “	2.43	3.95	1.48	2.19
Longest detention of those discharged, “	8.16	8.16	7.34	—
Age of the oldest pupil remaining, “	20.50	20	20	—
Average weekly cost of pupils,	2.96	4.96	4.11	3.77
Average year's earnings of pupils,	32.76	3.91	—	—

PUPILS IN REFORMATORIES.

TABLE XX.—*Pupils in Reformatories*—Continued.
2.—AGE, NATIVITY, ETC.

YEAR ENDING SEPT. 30, 1874.	Westborough.	Lancaster.	Boston House of Reformation.	Totals.
Committed during the year,	113	22	159	294
Previously arrested,	78	4	—	82
<i>Age when Admitted.</i>				
Under 10 years,	1	—	25	26
Between 10 and 14,	15	4	83	102
14 and over,	97	18	51	166
<i>Where Born.</i>				
This country,.	96	17	123	236
Foreign country,	15	5	32	52
Unknown,	2	—	4	6
<i>Parentage.</i>				
Both parents Native,	30	11	87	128
One or both Foreign,	69	11	69	149
Unknown,	14	—	3	17
Both parents living,	53	8	106	167
Father only living,	22	4	16	42
Mother only living,	34	3	29	66
Neither living,	4	7	7	18
Unknown,	—	—	1	1
One or both parents intemperate, . . .	54	16	99	169

APPENDIX TO SECRETARY'S REPORT.

TABLE XXI.—INSANITY IN THE STATE.
 1. Admissions, Discharges, etc., at Institutions for the Insane, for the Year ending September 30, 1874.

[Secretary's Report, pages 135-152.]

1873-4.	Worcester.	Taunton.	Northampton.	McLean Asylum.	South Boston.	Ipswich.	Tewksbury.	Herbert Hall.	Totals.
Admitted, viz., . . .	400	455	193	81	40	18	106	28	1,321
Males, . . .	202	237	105	35	25	12	45	7	668
Females, . . .	198	218	88	46	15	6	61	21	653
Apparent number with- in the year, . . .	869	889	626	245	232	82	409	28	3,380
Average number, . .	476.1	480.7	469.5	162	199	68.38	304	12	2,166.68
Discharged, viz., . .	384	381	150	95	26	21	90	16	1,163
Recovered, . . .	71	93	37	20	7	8	7	5	248
Improved, . . .	137	162	43	40	3	2	5	3	395
Not improved, . . .	101	59	45	25	6*	2§	36†	5	279
Died, . . .	75	67	25	10	10	9	42	3	241
Number remain'g Sept. 30, 1874, . . .	485	508	476	150	206	61	319	12	2,217
Supported by the State,	82	128	291	-	1	-	319	-	821
" by Towns, . .	244	808	110	-	183	41	-	-	886
" by Individuals,	159	72.	75	150	22	20	-	12.	510

* Includes 2 not insane.

† Includes 1 eloped.

‡ Includes 6 deserted.

INSANITY IN THE STATE.

2. Classification of Admissions for the Year ending September 30, 1874.

Supported by the State,	208	299	130	-	-	-	-	106	-	743
“ by Towns, .	113	130	37	-	22	7	-	-	-	309
“ by Individuals,	79	26	26	81	18	11	-	-	28	269
Whole number admitted,	400	455	193	81	40	18	-	106	28	1,321
First admission to any Hospital, . . .	268	328	74	53	29	11	-	51	14	828
Former inmates, viz., .	132	127	119	28	11	7	-	55	14	493
Of the same Hospital,	104	96	38	20	3	3	-	-	-	264
Of other Hospitals in Massachusetts, .	17	19	78	2	7	4	-	*54	12	193
Of Hospitals out of Massachusetts, .	11	12	3	6	1	-	-	1	2	36

* So far as positively known.

NOTE.—Adding to the aggregate of 3,380, as above, the 438 insane persons returned by overseers of the poor as supported outside of hospitals, and 25 confined in the state workhouse, the aggregate number of insane reported within the year becomes 3,843. Deducting as far as possible for transfers and duplicates, the actual number is found to be 3,624. On the 30th of September, 1874, the numbers were:—1,788 in state hospitals; 429 in private or county hospitals; say 20 in the state workhouse; and 388 in the care of overseers of the poor outside the hospitals. Total, 2,625, classified as follows:—Supported by the state, 841; by towns, 1,274; by individuals, 510.

PAUPER ABSTRACT.										
BRISTOL COUNTY.										
Acushnet,	\$2,000 00	\$1,000 00	\$400 00	\$600 00	\$207 18	\$513 00	\$255 00	\$1,575 18	\$1,545 43	
Attleborough,	5,500 00	3,500 00	2,000 00	821 35	765 08	1,314 64	519 78	3,420 85	3,344 55	
Berkley,	4,006 00	3,000 00	1,006 00	87 01+	-	148 71	200 00	281 70	254 99	
Dartmouth,	7,800 00	5,800 00	2,000 00	1,254 38	874 11	2,253 66	476 50	4,858 65	4,745 31	
Dighton,	2,736 71	1,200 00	1,536 71	288 20	640 31	240 46	500 00	1,568 97	1,493 97	
Easton,.	5,350 00	3,500 00	1,850 00	143 80	897 37	1,061 78	739 00	2,841 95	2,701 19	
Fairhaven,	7,500 00	5,500 00	2,000 00	1,150 00	390 00	460 00	660 00	2,660 00	2,173 00	
Fall River,	308,500 00	300,000 00	8,500 00	8,837 89	5,402 76	12,924 44	2,975 00	30,140 09	24,690 36	
Freetown,	5,500 00	3,800 00	1,700 00	954 63	-	472 51	468 50	1,895 64	1,794 64	
Mansfield,	5,402 51	3,400 00	2,002 51	1,22 70	283 80	1,037 15	400 00	1,853 65	1,843 65	
New Bedford,	62,000 00	52,400 00	9,600 00	3,181 77	2,115 47	12,620 43	3,776 00	21,693 67	15,649 83	
Norton,.	2,500 00	2,000 00	500 00	381 04	102 50	1,169 01	260 00	1,912 55	1,314 10	
Rehoboth,	6,000 00	4,000 00	2,000 00	295 11	45 50	458 12	450 00	1,248 73	1,078 06	
Seekonk,	9,000 00	6,000 00	3,000 00	738 00+	485 99	53 50	738 00	539 49	539 49	
Somerset,	6,980 00	5,800 00	1,180 00	-	225 43	374 69	450 00	1,050 12	1,003 12	
Swansea,	3,000 00	2,500 00	500 00	170 00	448 56	42 00	-	660 56	660 56	
Taunton,	10,000 00	6,000 00	4,000 00	3,645 73	3,026 67	6,748 64	700 00	14,121 04	12,941 20	
Westport,	6,500 00	5,000 00	1,500 00	1,118 98	294 39	825 00	575 00	2,813 37	2,518 98	
Totals,	\$460,275 22	\$415,000 00	\$45,275 22	\$22,140 57	\$16,115 12	\$42,717 74	\$14,142 78	\$95,116 21	\$80,292 43	
DUKES COUNTY.										
Edgartown,	\$300 00		\$300 00	\$1,435 43	\$386 41	\$1,178 16	-	\$3,000 00	\$3,000 00	
Essex COUNTY.										
Amesbury,	\$6,750 00	\$8,000 00	\$750 00	\$1,040 39	-	\$1,065 83	\$450 00	\$2,556 22	\$2,354 74	
Andover,	12,631 00	7,500 00	5,131 00	3,867 82	\$744 63	1,231 57	1,666 58	7,510 60	7,420 60	
Beverly,	34,000 00	30,000 00	4,000 00	3,542 24	1,372 27	1,353 85	1,294 20	7,562 56	7,337 56	
Boxford,	6,000 00	4,500 00	1,500 00	211 00	165 89	64 75	375 00	816 64	816 64	
Bradford,	5,659 00	4,000 00	1,659 00	389 00	431 00	249 45	450 00	1,519 45	1,459 56	
Essex, .	9,151 66	6,000 00	3,151 66	626 00	3,986 63	525 37	690 00	2,240 00	2,210 00	
Georgetown,.	5,264 00	3,800 00	1,464 00	937 28	-	374 86	355 00	1,667 14	1,548 14	
Gloucester,	20,500 00	15,000 00	5,500 00	3,111 66	1,185 22	6,553 08	2,725 00	13,574 96	10,816 09	
Groveland,	5,760 00	4,000 00	1,760 00	145 10	143 00	182 54	354 50	825 14	781 73	
Haverhill,	23,590 67	15,000 00	8,590 67	2,795 48	1,964 22	7,549 25	2,690 50	14,999 45	12,948 13	
Ipswich,	21,506 50	16,000 00	5,506 50	39 09	-	1,425 61	550 00	2,014 70	1,709 57	

† Profit.

* Leased.

APPENDIX TO SECRETARY'S REPORT.

TABLE XXII.—Towns with Almshouses—Continued.

TOWNS.	VALUE OF ALMSHOUSE PROPERTY.			PAUPER EXPENSES.					
	Total.	Real Estate.	Personal Prop-erty.	FULL SUPPORT.		For Partial Support.	Cost of Superintend-ence.	Total.	Net Expenses.
				At Alma-house.	Out of Almshouse.				
Essex County—Con.									
Lawrence,	\$14,831 57	\$12,208 57	\$2,623 00	\$2,848 29	\$1,719 95	\$2,711 13	\$2,300 00	\$9,579 37	\$8,432 82
Lynn,	77,789 68	71,475 00	6,314 68	8,548 00	5,478 21	18,828 16	2,016 69	34,871 06	30,016 58
Manchester,	15,543 41	13,086 00	2,457 41	561 09	351 00	296 00	585 81	1,793 90	1,652 92
Marblehead,	33,500 00	25,500 00	8,000 00	4,476 10	979 19	3,635 84	597 75	9,688 88	9,080 81
Methuen,	7,500 00	5,000 00	2,500 00	132 75	554 64	762 80	600 00	2,050 19	1,986 19
Newburyport,	15,000 00	10,000 00	5,000 00	3,589 87	2,035 04	5,434 36	1,489 50	12,548 77	11,335 65
North Andover,	9,880 00	7,750 00	2,130 00	531 31	179 12	541 83	650 00	1,902 26	1,839 69
Peabody,	25,750 00	20,200 00	5,550 00	352 25	576 26	1,975 93	1,405 59	4,310 03	4,063 44
Rockport,	7,500 00	6,500 00	1,000 00	1,738 31	490 03	1,628 25	541 50	4,398 09	4,045 04
Salem,	110,000 00	100,000 00	10,000 00	8,500 02	3,099 66	4,814 47	2,761 00	19,175 15	12,560 35
Salisbury,	2,000 00	1,700 00	300 00	624 75	—	933 67	300 00	1,858 42	1,823 40
Saugus,	10,000 00	7,000 00	3,000 00	1,900 00	—	775 00	1,125 00	3,800 00	3,275 00
Topsfield,	5,600 00	4,500 00	1,100 00	800 25	284 43	162 33	375 00	1,622 01	1,622 01
West Newbury,	4,250 00	3,250 00	1,000 00	243 90	191 84	85 49	395 00	916 23	912 60
Totals,	\$489,957 49	\$399,969 57	\$89,987 92	\$51,551 95	\$22,344 23	\$63,161 42	\$26,743 62	\$163,801 22	\$142,049 26
Franklin County.									
Ashfield,	\$2,800 00	\$2,400 00	\$400 00	\$195 00	\$200 00	\$55 00	\$350 00	\$800 00	\$753 00
Buckland,	2,000 00	1,500 00	500 00	245 22	68 75	302 37	230 00	846 34	675 34
Charlemont,	3,500 00	1,800 00	1,700 00	91 77	221 00	30 58	515 00	858 35	827 77
Greenfield,	7,500 00	6,500 00	1,000 00	214 43	208 00	1,094 02	450 00	1,903 45	1,773 45
Hawley,	1,500 00	1,000 00	500 00	45 00	55 00	—	400 00	500 00	500 00
Hearth,	4,000 00	3,000 00	1,000 00	300 00	—	25 00	400 00	725 00	725 00
Leverett,	5,032 00	3,500 00	1,532 00	355 77	677 00	54 43	360 00	735 06	322 10
Montague,	4,200 00	2,500 00	1,700 00	450 00	521 00	270 00	279 00	1,520 00	1,317 00
New Salem,	1,050 00	800 00	250 00	412 58	—	180 32	300 00	901 90	808 36
Orange,	3,000 00	2,600 00	1,000 00	79 38	358 50	76 50	420 00	934 38	709 38

PAUPER ABSTRACT.

Shutesbury,	\$1,000 00	\$500 00	\$500 00	\$203 31	\$102 00	\$58 00	\$350 00	\$713 31	\$701 31
Warwick,	4,731 95	3,100 00	1,631 95	428 18	-	50 26	400 00	876 44	876 44
Wendell,	2,100 00	1,500 00	600 00	373 35	-	98 65	225 00	697 00	697 00
Totals,	\$43,013 95	\$30,700 00	\$12,313 95	\$2,677 45	\$2,411 25	\$2,304 13	\$4,679 00	\$12,071 83	\$10,746 21
HAMPDEN COUNTY.									
Brimfield,	\$6,040 00	\$4,300 00	\$1,740 00	\$256 80	\$242 00	\$64 00	\$450 00	\$1,012 80	\$837 80
Monson,	6,200 00	5,000 00	1,200 00	609 70	-	320 00	455 00	1,384 70	1,242 70
Palmer,	4,500 00	3,000 00	1,500 00	308 50	711 77	215 68	490 00	1,725 95	1,387 00
Springfield,	63,500 00	60,000 00	3,500 00	3,784 82	1,755 11	10,136 86	3,682 20	19,358 99	15,360 00
Westfield,	10,000 00	7,000 00	3,000 00	1,528 87	757 54	2,681 26	950 00	5,917 67	5,386 55
Totals,	\$90,240 00	\$79,300 00	\$10,940 00	\$6,488 69	\$3,466 42	\$3,417 80	\$6,027 20	\$29,400 11	\$24,214 05
HAMPSHIRE COUNTY.									
Amherst,	\$10,216 40	\$6,800 00	\$3,416 40	\$845 54	\$560 03	\$699 37	\$375 00	\$2,479 94	\$2,338 57
Belchertown,	5,300 00	3,000 00	2,300 00	1,488 20	393 79	347 33	380 00	2,609 32	2,557 92
Enfield,	1,400 00	1,250 00	150 00	326 50	126 00	169 71	-	622 21	622 21
Greenwich,	2,600 00	1,600 00	1,000 00	150 00	140 00	260 00	325 00	875 00	875 00
Northampton,	10,000 00	10,000 00	-	1,370 98	741 94	2,025 82	-	4,138 74	3,787 08
Prescott,	2,400 00	1,600 00	800 00	125 00	125 00	10 00	400 00	660 00	660 00
Ware,	3,150 00	2,500 00	650 00	501 00	-	757 00	700 00	1,958 00	1,467 00
Totals,	\$35,066 40	\$26,750 00	\$8,316 40	\$4,807 22	\$2,086 76	\$4,269 23	\$2,180 00	\$13,343 21	\$12,307 78
MIDDLESEX COUNTY.									
Acton,	\$5,875 00	\$5,000 00	\$875 00	\$167 37*	\$653 71	\$110 65	\$583 54	\$1,180 53	\$1,104 53
Arlington,	12,600 00	12,000 00	600 00	1,690 34	-	38 62	-	\$1,728 96	1,728 96
Ashby,	7,995 00	5,000 00	2,995 00	113 08*	-	27 75	800 00	714 67	714 67
Ashland,	9,891 95	7,000 00	2,891 95	1,343 12	-	362 85	565 00	2,270 97	2,028 97
Bedford,	7,000 00	5,000 00	2,000 00	360 00*	-	110 00	700 00	450 00	425 00
BillERICA,	8,680 00	6,000 00	2,680 00	1,050 00	200 00	150 00	1,050 00	2,450 00	2,305 00
Burlington,	4,500 00	3,000 00	1,500 00	626 90	-	96 23	408 00	1,131 13	1,131 13
Cambridge,	75,000 00	15,000 00	60,000 00	16,000 00	4,633 00	17,421 54	3,300 00	41,354 54	39,374 54
Carlisle,	7,000 00	5,000 00	2,000 00	620 00	-	80 00	450 00	1,150 00	1,114 00
Chelmsford,	6,161 00	4,695 00	1,466 00	1,107 02	891 66	315 36	589 50	2,903 54	2,903 54

* Profit.

APPENDIX TO SECRETARY'S REPORT.

TABLE XXII.—*Towns with Almshouses—Continued.*

TOWNS.	VALUE OF ALMSHOUSE PROPERTY.			PAUPER EXPENSES.				
	Total.	Real Estate.	Personal Prop-erty.	FULL SUPPORT.		For Partial Support.	Cost of Superintend-ence.	Total.
				At Alms-house.	Out of Almshouse.			
MIDDLESEX COUNTY—Con.								
Concord,	\$10,000 00	\$7,500 00	\$2,500 00	\$2,233 84	\$374 41	\$561 76	\$630 00	\$3,800 01
Dracut,	12,000 00	9,000 00	3,000 00	2,015 00	175 00	300 00	485 00	2,975 00
Framingham,	10,740 40	7,600 00	3,140 40	585 66	364 59	539 74	521 50	2,011 49
Groton,	10,000 00	8,000 00	2,000 00	194 00*	—	344 00	650 00	800 00
Holliston,	8,000 00	5,000 00	3,000 00	792 65	682 83	722 32	729 11	2,926 91
Hopkinton,	8,784 00	6,500 00	2,284 00	1,800 00	410 00	1,200 00	600 00	4,010 00
Hudson,	6,303 70	4,500 00	1,803 70	308 24	—	359 62	772 44	1,440 30
Lexington,	8,500 00	7,000 00	1,500 00	2,055 00	684 06	500 00	650 00	3,889 06
Littleton,	8,000 00	6,000 00	2,000 00	234 00	—	256 00	710 00	1,200 00
Lowell,	38,340 27	25,000 00	13,340 27	2,931 17	4,522 18	4,641 80	3,036 00	15,131 15
Malden,	11,999 60	9,800 00	2,199 60	5,716 21	822 96	1,613 88	1,235 00	9,388 05
Marlborough,	10,000 00	7,000 00	3,000 00	318 79	—	1,651 91	608 00	2,578 70
Medford,	16,000 00	13,000 00	3,000 00	2,827 18	416 20	1,859 41	500 00	5,602 79
Natick,	9,740 50	7,500 00	2,240 50	850 00	437 00	2,121 53	450 00	3,858 53+
Newton,	27,500 00	23,000 00	4,500 00	622 76	1,532 25	2,302 41	850 00	5,307 42
North Reading,	8,400 00	6,000 00	2,400 00	1,107 00	—	617 00	360 00	2,084 00
Pepperell,	7,196 36	5,000 00	2,196 36	517 98	—	284 15	425 00	1,227 13
Reading,	6,700 00	4,000 00	2,700 00	376 00	136 50	875 50	688 00	2,076 00
Sherborn,	6,339 58	3,200 00	2,139 58	489 00	—	239 00	550 00	1,278 00
Stoneham,	12,997 92	10,000 00	2,997 92	1,300 00	500 00	1,494 00	625 00	3,919 00
Stowe,	6,500 00	5,000 00	1,500 00	364 00	—	402 00	450 00	1,216 00
Sudbury,	8,500 00	6,500 00	2,000 00	77 71	—	20 69	662 08	760 48
Tewksbury,	9,000 00	6,500 00	2,500 00	100 00*	190 00	350 00	600 00	1,040 00
Townsend,	4,000 00	3,000 00	1,000 00	926 00	—	306 03	650 00	1,982 03
Tyngsborough,	9,648 03	8,000 00	1,648 03	323 20	40 00	48 40	425 00	836 60
Wakefield,	13,931 26	10,075 00	3,856 26	2,376 30	895 53	1,054 15	662 11	4,888 12
Waltham,	37,550 00	35,000 00	2,550 00	1,250 00	547 00	1,726 00	740 00	4,273 00
Watertown,	30,132 42	34,500 00	1,632 42	1,407 04	—	970 50	840 50	3,234 04

PAUPER ABSTRACT.

Wayland,	\$4,500 00	\$3,250 00	\$1,250 00	\$150 00	-	\$466 86	-	\$350 00	\$500 00	\$500 00
Westford,	8,700 00	6,000 00	2,700 00	304 15	\$158 64	-	850 00	1,779 65	1,319 65	
Weston,	7,500 00	6,000 00	1,500 00	44 17	52 28	-	395 00	491 45	491 45	
Wilmington,	4,500 00	3,500 00	1,000 00	584 16	161 58	141 00	400 00	1,286 74	1,286 74	
Woburn,	14,947 85	10,500 00	4,447 85	1,656 17	4,779 01	1,484 26	1,455 75	9,375 19	8,593 73	
Totals,	\$546,654 83	\$380,120 00	\$166,534 83	\$58,056 31	\$51,316 31	\$21,201 03	\$31,927 53	\$162,501 18	\$151,833 59	
NANTUCKET COUNTY.										
Nantucket,	\$8,000 00	\$7,000 00	\$1,000 00	\$3,521 94	\$3,840 18	\$1,679 60	\$1,000 00	\$10,041 72	\$9,826 72	
NORFOLK COUNTY.										
Bellingham,	\$4,200 00	\$3,200 00	\$1,000 00	\$290 20	\$173 17	-	\$497 76	\$961 13	\$961 13	
Braintree,	1,799 50	-	1,799 50	1,595 00	794 40	\$1,550 95	385 00	4,325 35	3,886 90	
Canton,	6,400 00	5,000 00	1,400 00	814 82	993 30	916 79	375 00	3,099 91	3,019 91	
Cohasset,	6,750 00	4,200 00	2,550 00	494 34	1,088 64	1,199 70	634 50	3,417 18	1,894 90	
Dedham,	9,000 00	6,500 00	2,500 00	1,535 72	2,357 84	1,073 01	700 00	5,666 57	5,289 93	
Foxborough,	6,800 00	4,500 00	2,300 00	490 29	700 77	215 68	559 25	1,965 99	1,834 49	
Franklin,	8,000 00	6,000 00	2,000 00	800 00	72 00	1,545 00	253 00	2,670 00	2,456 00	
Medfield,	10,700 00	8,000 00	2,700 00	580 00	-	195 00	700 00	1,475 00	1,395 00	
Medway,	12,208 05	9,000 00	3,208 05	198 35*	1,023 05	599 05	950 00	2,373 75	1,710 86	
Milton,	12,000 00	11,000 00	1,000 00	1,400 00	500 00	1,100 00	600 00	3,600 00	3,500 00	
Needham,	13,500 00	10,000 00	3,500 00	1,307 66	1,710 79	835 40	900 00	4,753 85	3,980 06	
Quincy,	5,500 00	5,000 00	500 00	1,946 72	1,755 50	1,081 48	400 00	5,183 70	5,183 70	
Randolph,	14,000 00	12,000 00	2,000 00	1,312 36	1,041 09	483 99	500 00	3,337 44	2,853 98	
Sharon,	5,900 00	5,000 00	900 00	284 49	190 13	364 00	845 50	1,684 12	1,684 12	
Stoughton,	6,050 00	4,000 00	2,050 00	461 90	693 96	237 60	325 00	1,718 46	1,468 57	
Walpole,	4,800 00	3,300 00	1,500 00	456 06	243 04	257 00	525 00	1,481 10	1,332 60	
Weymouth,	11,700 00	8,000 00	3,700 00	1,563 88	3,397 20	951 47	675 00	6,587 55	6,163 38	
Wrentham,	5,516 27	3,000 00	2,516 27	1,359 86	1,178 39	444 17	541 72	3,524 14	3,396 14	
Totals,	\$144,823 82	\$107,700 00	\$37,123 82	\$16,494 95	\$17,913 27	\$13,050 29	\$10,366 73	\$57,825 24	\$52,011 67	
PLYMOUTH COUNTY.										
Abington,	\$4,000 00	\$3,500 00	\$500 00	\$952 60	\$2,384 12	\$724 00	\$300 00	\$4,360 72	\$4,049 24	
Bridgewater,	4,700 00	3,200 00	1,500 00	512 07	370 89	280 96	332 50	1,496 42	1,418 73	
Brockton,	4,000 00	3,000 00	1 000 00	2,110 70	1,979 60	537 27	650 00	5,277 57	4,932 85	

* Profit.

† Partly computed in this office.

APPENDIX TO SECRETARY'S REPORT.

TABLE XXII.—Towns with Almshouses—Continued.

TOWNS.	VALUE OF ALMSHOUSE PROPERTY.			PAUPER EXPENSES.					
	Total.	Real Estate.	Personal Prop-erty.	FULL SUPPORT.		For Partial Support.	Cost of Superintend-ence.	Total.	Net Expenses.
				At Alms-house.	Out of Almshouse.				
PLYMOUTH COUNTY—Con.									
Carver,	\$850 00	\$700 00	\$150 00	\$191 36	\$438 58	\$397 74	\$40 00	\$1,067 68	\$1,013 43
Duxbury,	2,500 00	2,200 00	300 00	784 12	412 15	498 63	358 07	2,052 97	1,996 09
East Bridgewater,	5,000 00	3,000 00	2,000 00	235 00	212 70	1,082 30	325 00	1,855 00	1,809 00
Hanover,	1,500 00	1,250 00	250 00	898 57	742 74	749 00	100 00	2,490 31	1,969 13
Hanson,	2,915 63	1,200 00	1,715 63	472 08	204 27	143 27	300 00	1,119 62	1,087 62
Hingham,	20,000 00	19,000 00	1,000 00	3,033 28	-	1,633 65	470 00	5,136 93	4,783 40
Kingston,	800 00	750 00	50 00	562 79	447 56	204 58	154 00	1,368 93	1,348 93
Marshfield,	3,197 23	2,000 00	1,197 23	809 41	-	90 11	360 00	1,259 52	1,259 52
Mattapoisett,	3,500 00	2,500 00	1,000 00	728 39	-	782 12	350 00	1,860 51	1,731 07
Middleborough,	5,029 50	3,700 00	1,329 50	1,007 66	402 97	1,725 86	667 79	3,804 28	3,531 47
Pembroke,	4,500 00	4,000 00	500 00	373 91	195 53	675 60	258 00	1,503 04	1,370 94
Plymouth,	10,000 00	8,000 00	2,000 00	2,560 00	1,660 18	3,497 63	600 00	8,317 81	7,800 00
Plympton,	800 00	800 00	-	370 00	-	400 00	30 00	800 00	800 00
Rochester,	1,000 00	900 00	100 00	385 00	439 16	354 12	182 00	1,360 28	1,104 28
South Scituate,	4,000 00	3,000 00	1,000 00	677 57	360 00	676 31	275 00	1,988 88	1,735 88
Wareham,	4,600 00	3,800 00	800 00	1,677 30	418 72	1,013 95	129 43	3,239 40	3,067 90
West Bridgewater,	5,350 00	3,350 00	2,000 00	121 00	205 80	102 75	650 00	1,079 55	1,068 30
Totals,	\$88,242 36	\$69,850 00	\$18,392 36	\$18,462 81	\$7,682 59	\$18,762 23	\$8,531 79	\$51,439 42	\$47,877 78
SUFFOLK COUNTY.									
Boston,	\$230,000 00	\$210,000 00	\$20,000 00	\$51,536 32	\$78,666 58	\$79,207 51	\$14,589 53	\$224,059 94	\$195,208 22
WORCESTER COUNTY.									
Ashburnham,	\$3,732 00	\$3,000 00	\$732 00	\$944 99	-	\$254 54	\$730 00	\$1,929 53	\$1,892 95
Athol,	3,600 00	2,400 00	1,200 00	425 51	\$146 50	515 65	575 00	1,632 66	1,379 66
Barre,	18,000 00	16,000 00	2,000 00	2,155 97	500 16	645 61	672 98	4,070 72	3,602 37
Blackstone,	5,032 00	3,000 00	2,032 00	1,676 00	380 00	2,365 00	700 00	5,121 00	4,986 00

PAUPER ABSTRACT.

Bolton, .	\$4,500 00	\$3,300 00	\$1,200 00	\$201 00*	\$139 00	\$131 62	\$401 00	\$470 62	\$470 62
Boylston, .	4,000 00	3,000 00	1,000 00	140 00	-	16 00	500 00	656 00	656 00
Brookfield, .	5,200 00	3,800 00	1,400 00	1,690 00	505 00	260 00	500 00	2,955 00	2,695 00
Charlton, .	6,342 00	4,000 00	2,342 00	251 42	115 00	217 09	750 00	1,333 51	1,201 87
Clinton, .	6,000 00	4,500 00	1,500 00	862 34	790 22	177 00	600 00	2,429 56	2,361 56
Dana, .	4,500 00	3,300 00	1,200 00	464 46	-	225 10	422 50	1,112 06	1,050 42
Douglas, .	6,404 20	4,500 00	1,904 20	157 78*	452 00	200 00	600 00	1,094 22	971 22
Dudley, .	4,438 00	2,700 00	1,738 00	347 82	362 00	352 42	570 00	1,632 24	1,314 58
Fitchburg, .	26,556 90	19,750 00	6,806 90	4,334 85	976 94	1,530 17	1,300 00	8,141 96	7,551 79
Gardner, .	7,981 96	5,500 00	2,481 96	624 00†	-	342 91†	859 45	1,826 36	1,613 64
Grafton, .	11,827 00	8,000 00	3,827 00	1,111 56	492 12	935 65	927 15	3,466 48	2,870 67
Hardwick, .	3,500 00	2,300 00	1,200 00	800 00	-	343 00	857 00	1,500 00	1,270 00
Harvard, .	13,400 00	11,000 00	2,400 00	60 00	451 10	602 38	436 00	1,549 48	956 54
Holden, .	8,220 00	6,000 00	2,220 00	1,220 01	-	260 38	967 11	2,447 50	2,405 98
Hubbarston, .	6,500 00	4,500 00	2,000 00	144 89	205 61	80 01	387 50	818 01	730 01
Lancaster, .	8,500 00	7,500 00	2,000 00	332 32	419 84	203 33	460 00	1,415 49	1,285 91
Leicester, .	8,000 00	6,000 00	2,000 00	103 13	226 50	733 41	449 50	1,512 54	1,348 60
Leominster, .	8,830 00	6,600 00	2,230 00	965 59	67 43	277 19	515 50	1,825 71	1,807 87
Lunenburg, .	7,500 00	6,000 00	1,500 00	602 00	-	177 25	823 21	1,602 46	1,602 46
Millford, .	9,628 00	5,000 00	4,628 00	1,488 19	1,112 61	3,756 90	760 00	7,117 70	6,500 00
Millbury, .	7,660 00	5,000 00	2,660 00	2,060 00	175 73	952 50	676 00	3,864 23	3,783 73
Northborough, .	4,850 00	3,000 00	1,850 00	147 68	216 00	248 38	600 00	1,212 06	1,098 10
Northbridge, .	5,000 00	3,800 00	1,200 00	631 18	138 92	726 98	385 31	1,882 39	1,613 13
North Brookfield, .	5,000 00	3,000 00	2,000 00	627 53	-	1,035 63	608 15	2,271 31	1,816 81
Oxford, .	6,711 40	4,500 00	2,211 40	1,044 22	710 12	171 18	515 50	2,441 02	2,436 02
Paxton, .	4,086 00	2,900 00	1,166 00	492 50	-	7 50	350 00	850 00	850 00
Petersham, .	6,000 00	4,500 00	1,500 00	158 99	-	567 24	480 00	1,206 23	1,129 23
Princeton, .	6,842 90	5,000 00	1,842 90	302 55	-	113 15	375 00	790 70	727 55
Rutland, .	6,415 65	4,500 00	1,915 65	796 55	-	77 00	439 08	1,312 63	1,096 57
Shrewsbury, .	3,350 00	3,000 00	350 00	405 00	558 50	30 00	380 50	1,374 00	1,372 00
Southbridge, .	5,400 00	3,600 00	1,800 00	1,300 00	800 00	300 00	325 00	2,725 00	2,700 00
Spencer, .	6,953 50	4,500 00	2,453 50	1,400 00	302 50	470 90	760 00	2,923 40	2,886 40
Sterling, .	6,612 43	4,250 00	2,362 43	12 98*	183 00	485 95	491 62	1,147 59	1,147 59
Sturbridge, .	3,250 32	2,000 00	1,250 32	608 63	-	273 41	427 63	1,309 67	1,309 67
Sutton, .	6,000 00	3,500 00	2,500 00	77 56	281 65	753 97	640 00	1,753 18	1,412 18
Templeton, .	7,500 00	5,000 00	2,500 00	517 29	498 30	463 02	573 00	2,051 61	1,879 18
Upton, .	7,137 75	4,500 00	2,637 75	280 88	214 00	134 14	575 00	1,204 02	1,089 88

* Prof'l.

† Partly estimated.

APPENDIX TO SECRETARY'S REPORT.

TABLE XXII.—Towns with Almshouses—Concluded.

TOWNS.	VALUE OF ALMSHOUSE PROPERTY.			PAUPER EXPENSES.					
	Total.	Real Estate.	Personal Prop-erty.	FULL SUPPORT.		For Partial Support.	Cost of Superintend-ence.	Total.	Net Expenses.
				At Alms-house.	Out of Almshouse.				
WORCESTER COUNTY—Con.									
Uxbridge,	\$4,050 00	\$2,650 00	\$1,400 00	\$1,037 38	\$399 40	\$933 90	\$534 00	\$2,904 68	\$2,706 68
Warren,	7,600 00	5,000 00	2,600 00	500 00	208 00	6 50	646 00	1,360 50	1,360 50
Webster,	6,394 05	4,200 00	2,194 05	1,809 82	976 35	1,179 40	350 00	4,315 57	3,807 44
Westborough,	13,161 00	8,363 00	4,798 00	616 16*	212 40	316 28	816 59	729 11	637 00
West Brookfield,	5,680 00	3,500 00	2,180 00	550 88	—	406 10	681 00	1,637 98	1,637 98
Westminster,	5,065 87	3,000 00	2,065 87	773 28	202 35	273 32	400 00	1,648 95	1,364 68
Winchendon,	8,000 00	6,000 00	2,000 00	100 00	226 00	140 31	550 00	1,016 31	854 27
Worcester,	78,687 50	60,000 00	18,687 50	2,318 77	2,329 64	8,267 88	3,500 00	16,416 29	9,425 63
Totals,	\$423,580 43	\$302,913 00	\$120,667 43	\$37,697 82	\$16,070 89	\$32,937 25	\$31,333 28	\$118,039 24	\$102,727 94

* Profit.

NOTE.—In several towns of the State the accounts of pauper expense are so complicated with other accounts, notably with those respecting highways, that overseers of the poor seem unable to tell just what their expenditures are; and it is every way probable that errors have been made in reporting to this office, particularly in the return as to the cost of superintendence, the aggregate of which for the State is thought to be larger than reported. Furthermore, the sums repaid or claimed from the State or other towns are returned only in the aggregate, and as it is impossible to determine the amount that should be deducted from each class of expenses, there must be a slight exaggeration in the figures given under certain heads, though it is believed that these reimbursements are mainly on account of partial or temporary support. This source of error runs through the whole body of returns, but of course does not affect the aggregates for the State.

PAUPER ABSTRACT.

TABLE XXII.—*Towns with Almshouses*—Continued

TOWNS.	Whole number fully supported.	Whole number relieved and partially supported.	Whole No. of Va. grants, including those sent to State Almshouse.	Average No. fully supported.	Average No. at the Almshouses.	Avg. Weekly Cost at Almshouses.
BARNSTABLE COUNTY.						
Barnstable,	26	60	26	24.29	22.29	\$2 4
Brewster,	8	19	—	8.	8.	1 2
Chatham,	15	35	4	13.11	11.11	1 0
Dennis,	11	72	11	9.5	9.5	1 0
Falmouth,	14	21	18	11.39	10.39	1 0
Harwich,	12	137	—	11.	9.	2 0
Orleans,	9	15	7	7.11	7.11	2 0
Provincetown,	29	65	8	18.75	15.64	2 0
Sandwich,	21	149	68	19.16	16.66	2 0
Wellfleet,	6	22	4	4.11	3.78	4 0
Yarmouth,	15	56	12	14.2	13.	2 0
Totals,	466	651	158	140.62	126.48	\$2
BERKSHIRE COUNTY.						
Adams,	31	72	825	20.34	14.34	\$2
Lee,	12	30	144	8.86	7.05	4 0
Pittsfield,	21	219	960	18.38	15.57	1 0
Totals,	64	321	1,429	47.58	36.96	\$2
BRISTOL COUNTY.						
Acushnet,	6	20	42	5.12	4.12	\$3
Attleborough,	11	20	1,430	8.38	5.38	3 0
Berkley,	6	7	5	5.2	5.2	2 0
Dartmouth,	23	72	2	17.27	12.68	2 0
Dighton,	12	6	116	10.11	7.61	2 0
Easton,	17	88	481	12.79	8.68	2 0
Fairhaven,	11	19	75	9.98	7.98	2 0
Fall River,	200	1,938	2,548	73.75	61.28	2 0
Freetown,	10	30	204	8.6	8.6	2 0
Mansfield,	7	49	434	6.12	5.	2 0
New Bedford,	114	2,253	762	60.	48.	2 0
Norton,	6	72	167	5.52	4.83	2 0
Rehoboth,	17	25	96	14.	13.75	2 0
Seekonk,	5	7	72	4.11	1.45	2 0
Somerset,	6	21	180	5.75	4.75	2 0
Swansea,	5	4	135	4.29	2.	2 0
Taunton,	91	605	1,773	55.71	41.19	2 0
Westport,	24	27	31	18.47	17.57	2 0
Totals,	571	5,263	8,553	325.17	260.07	\$4
DUKES COUNTY.						
Edgartown,	12	41	—	10.83	8.83	1 0
ESSEX COUNTY.						
Amesbury,	20	38	131	14.81	14.81	1 0
Andover,	37	22	1,671	31.02	28.02	1 0
Beverly,	37	50	690	26.83	19.83	1 0
Boxford,	5	6	160	4.5	3.5	1 0
Bradford,	5	8	34	5.	2.	1 0
Essex,	9	19	161	8.08	6.08	1 0
Georgetown,	6	10	204	4.7	4.5	1 0

APPENDIX TO SECRETARY'S REPORT.

TABLE XXII.—*Towns with Almshouses*—Continued.

TOWNS.	Whole number fully supported.	Whole number relieved and partially supported.	Whole No. of Vagrants, including those sent to State Almshouse.	Average No. fully supported.	Average No. at the Almshouses.	Avg. Weekly Cost at the Almshouses.	Number of Acres in Pauper Farms.
ESSEX COUNTY—Con.							
Gloucester,	49	575	469	29.24	24.25	\$2 54.8	50
Groveland,	5	16	164	4.76	3.76	1 64.9	100
Haverhill,	61	352	839	43.78	35.78	2 22.5	114
Ipswich,	19	22	287	17.75	17.75	34	340
Lawrence,	34	650	3,338	19.11	9.83	5 57	54
Lynn,	89	1,045	2,970	65.26	45.12	4 07.3	45
Manchester,	14	15	154	12.47	10.14	1 62	49
Marblehead,	48	373	365	42.33	37.92	2 42.2	23
Methuen,	8	33	469	6.66	3.66	2 27.4	132
Newburyport,	90	348	351	51.85	42.11	1 98	45
North Andover,	12	32	460	7.73	6.72	2 45.1	123
Peabody,	35	209	632	25.8	22.52	90.1	204
Rockport,	17	47	93	11.22	9.22	4 19	4
Salem,	225	396	80	104.9	87.19	2 18	100
Salisbury,	10	21	180	9.6	9.	1 65.6	20
Saugus,	9	19	158	8.5	8.5	5 57.1	44
Topsfield,	8	12	209	7.22	6.22	3 05.4	107
West Newbury,	11	11	81	5.07	4.48	1 89.5	55
Totals,	863	4,324	4,350	568.19	462.91	\$2 69.7	2,338
FRANKLIN COUNTY.							
Ashfield,	6	3	10	5.91	4.91	\$1 44.9	150
Buckland,	5	32	9	3.08	2.75	2 52	70
Charlemont,	8	1	63	7.58	6.58	1 02.1	140
Greenfield,	8	16	363	7.26	6.4	1 31.1	150
Hawley,	5	—	—	4.16	4.	1 18	150
Heath,	8	4	—	4.75	4.75	2 02.4	150
Leverett,	7	1	3	4.29	3.04	*	173
Montague,	10	16	240	6.6	5.25	2 15.9	180
New Salem,	7	16	39	4.56	4.56	2 37.3	80
Orange,	10	14	96	9.	8.5	65.5	120
Shutesbury,	7	15	23	6.	4.5	1 61.7	90
Warwick,	7	3	6	6.76	6.76	1 78.1	205
Wendell,	5	5	17	4.53	4.53	2 06.3	175
Totals,	93	126	869	74.48	66.53	\$1 45	1,833
HAMPDEN COUNTY.							
Brimfield,	15	5	94	8.2	6.7	\$1 38	200
Monson,	20	38	85	18.	18.	89.4	215
Palmer,	10	30	1,042	5.74	2.74	3 88.5	150
Springfield,	128	1,170	5,978	31.56	23.74	4 55.7	17
Westfield,	16	51	1,507	15.5	11.5	3 35.1	200
Totals,	189	1,294	8,706	79.00	62.68	\$2 91.5	782
HAMPSHIRE COUNTY.							
Amherst,	16	15	232	11.	8.	\$2 48.3	154
Belchertown,	16	11	83	15.5	13.5	2 39.1	125
Enfield,	4	4	80	3.5	2.	3 14	105
Greenwich,	5	5	70	5.	3.	2 04.2	150
Northampton,	17	151	745	16.5	11.5	2 29.3	35

* Profit.

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APPENDIX TO SECRETARY'S REPORT.

TABLE XXII.—*Towns with Almshouses*—Continued.

TOWNS.	Whole number fully supported.	Whole number relieved and partially supported.	Whole No. of Vagrants, including those sent to State Almshouse.	Average No. fully supported.	Average No. at the Almshouses.	Avg. Weekly Cost at the Almshouses.	Number of Acres in Pauper Farms.
NORFOLK COUNTY.							
Bellingham,	13	14	190	7.27	7.25	\$1 43	155
Braintree,	17	45	309	11.71	5.55	6 19.4	22
Canton,	16	11	1,124	12.08	8.45	2 28.1	90
Cohasset,	11	57	82	9.91	4.91	3 17.9	23
Dedham,	30	121	1,270	22.4	15.4	2 35.5	84
Foxborough,	16	24	522	6.75	5.75	2 57.5	100
Franklin,	14	29	396	11.16	7.16	2 49	130
Medfield,	7	—	453	6.33	5.33	3 35.5	100
Medway,	16	49	239	11.58	8.58	62	140
Milton,	6	40	581	6.	3.	9 29	40
Needham,	8	36	868	7.29	3.25	7 83	110
Quincy,	22	48	1,075	19.26	13.26	3 11.3	15
Randolph,	18	23	316	13.43	8.43	3 56.4	18
Sharon,	7	6	195	6.28	4.28	3 17.8	98
Stoughton,	20	58	381	13.5	12.5	96.1	83
Walpole,	5	8	1,205	3.37	2.25	6 14	20
Weymouth,	37	146	268	24.4	16.7	2 19	60
Wrentham,	24	31	350	15.7	12.7	2 47	10
Totals,	287	746	9,824	208.42	144.75	\$2 88	1,298
PLYMOUTH COUNTY.							
Abington,	15	48	365	10.14	7.14	\$2 83	7
Bridgewater,	12	14	156	10.42	8.42	1 43	105
Brockton,	16	58	392	11.46	9.35	5 10	75
Carver,	5	6	29	3.58	2.	2 03.2	20
Duxbury,	15	33	62	12.06	10.06	1 84.1	14
East Bridgewater,	12	24	127	8.78	7.7	92.7	100
Hanover,	17	32	80	8.08	4.33	4 19.9	13
Hanson,	8	22	—	8.19	6.86	1 74.3	60
Hingham,	20	32	333	19.95	18.95	3 31.7	73
Kingston,	9	4	55	7.97	5.38	2 28.7	1
Marshfield,	11	2	68	8.12	8.12	2 34.3	30
Mattapoisett,	15	39	40	13.	12.	1 44.7	90
Middleborough,	24	73	375	16.65	14.65	1 76.2	131
Pembroke,	12	19	56	7.81	6.81	1 42	100
Plymouth,	35	105	188	30.2	23.03	2 38.8	7
Plympton,	4	2	200	4.	4.	1 85.1	20
Rochester,	10	11	56	9.75	8.75	1 04.6	20
South Scituate,	11	29	19	8.68	6.85	2 26	9
Wareham,	11	24	100	7.98	6.7	5 00	5
West Bridgewater,	2	7	70	1.33	0.33	2 97.2	80
Totals,	264	584	2,771	208.15	171.43	\$2 43.7	960
SUFFOLK COUNTY.							
Boston,	1,134	11,021	*1,709	637.86	350.39	\$3 21.8	194
WORCESTER COUNTY.							
Ashburnham,	22	47	251	13.21	13.21	\$1 90.7	110
Athol,	11	20	256	9.11	8.11	1 69	120
Barre,	23	56	166	18.24	17.08	2 80.6	120
Blackstone,	17	106	335	11.49	9.48	4 10.9	99
Bolton,	7	3	125	6.16	5.5	1 40.3	85
Boylston,	5	1	70	2.46	2.46	3 04.8	100
Brookfield,	16	8	250	14.19	11.19	3 33.4	60

* Besides 57,014 "lodgers."

PAUPER ABSTRACT.

TABLE XXII.—*Towns with Almshouses*—Continued

TOWNS.	Whole number fully supported.	Whole number relieved and partially supported.	Whole No. of Va-grants including those sent to State Almshouse.	Average No. fully supported.	Average No. at the Almshouses.
WORCESTER Co.—Con.					
Charlton,	8	19	237	7.18	7.18
Clinton,	6	20	346	4.34	1.1
Dana,	9	25	63	6.16	6.16
Douglas,	10	26	247	7.05	4.05
Dudley,	9	17	60	5.33	4.5
Fitchburg,	51	225	1,565	26.46	22.17
Gardner,	18	49	235	9.41	9.41
Grafton,	9	43	810	7.9	6.
Hardwick,	12	19	45	9.48	9.48
Harvard,	20	13	128	16.69	15.92
Holden,	15	5	—	13.15	13.15
Hubbardston,	7	12	76	4.86	4.26
Lancaster,	15	2	287	8.64	6.8
Leicester,	11	30	432	6.18	4.18
Leominster,	10	10	346	8.26	7.87
Lunenburg,	10	23	186	8.34	8.04
Milford,	35	258	260	23.18	16.85
Millbury,	11	28	655	8.61	7.61
Northborough,	7	20	105	4.55	2.85
Northbridge,	13	33	164	10.54	9.54
North Brookfield,	7	92	99	4.7	3.7
Oxford,	9	23	290	9.	6.
Paxton,	9	7	20	8.5	6.5
Petersham,	8	8	26	7.41	7.41
Princeton,	8	2	49	7.	7.
Rutland,	7	22	60	3.13	3.13
Shrewsbury,	8	15	222	6.6	5.54
Southbridge,	14	23	106	13.45	12.45
Spencer,	19	29	755	12.04	10.62
Sterling,	6	5	159	5.06	4.06
Sturbridge,	5	7	95	5.	5.
Sutton,	11	56	103	8.25	6.52
Templeton,	17	23	255	11.81	7.81
Upton,	10	28	155	9.93	8.93
Uxbridge,	15	57	494	10.66	8.66
Warren,	8	15	771	7.38	6.38
Webster,	11	38	600	9.7	4.7
Westborough,	13	27	515	10.33	9.33
West Brookfield,	4	7	377	3.41	3.41
Westminster,	8	19	205	6.35	5.35
Winchendon,	12	22	233	10.92	9.92
Worcester,	97	1,786	3,538	45.	33.
Totals,	693	3,429	16,827	486.80	409.57

NOTE.—In computing the average weekly cost as shown in the foregoing table, the rule has been to add half the reported cost of superintendence to the cost of support at the almshouse, though a different course has been pursued in a few towns where exceptional circumstances seemed to require it. In general the rate stated may be considered as only an approximation for each town, though for the towns as a whole it is believed to be very

APPENDIX TO SECRETARY'S REPORT.

TABLE XXII.—*Towns with Almshouses*—Continued.

RECAPITULATION BY COUNTIES.

[Secretary's Report, pages 202-207.]

COUNTIES.	VALUE OF ALMSHOUSE PROPERTY.			PAUPER EXPENSES.					
	Total.	Real Estate.	Personal Prop-erty.	FULL SUPPORT.		For Partial Support.	Cost of Superintend-ence.	Total.	Net Expenses.
				At Almshouse.	Out of Almshouse.				
Barnstable,	\$39,200 00	\$33,800 00	\$5,400 00	\$12,632 00	\$2,386 26	\$16,742 48	\$3,813 00	\$35,573 74	\$34,475 24
Berkshire,	22,982 13	17,500 00	5,482 13	3,686 41	1,484 98	4,086 29	2,405 00	11,662 68	10,336 70
Bristol,	460,275 22	415,000 00	45,275 22	22,140 57	16,115 12	42,717 74	14,142 78	95,116 21	80,292 43
Dukes,	300 00	-	300 00	1,435 43	386 41	1,178 16	-	3,000 00	3,000 00
Essex,	489,957 49	399,969 57	89,987 92	51,551 95	22,344 23	63,161 42	26,743 62	163,801 22	142,049 26
Franklin,	43,013 95	30,700 00	12,313 95	2,677 45	2,411 25	2,304 13	4,679 00	12,071 83	10,746 21
Hampden,	90,240 00	79,300 00	10,940 00	6,488 69	3,466 42	13,417 80	6,027 20	29,400 11	24,214 06
Hampshire,	35,066 40	26,750 00	8,316 40	4,807 22	2,086 76	4,269 23	2,180 00	13,343 21	12,307 78
Middlesex,	546,654 83	380,120 00	166,534 83	58,056 31	21,201 03	51,316 31	31,927 53	162,501 18	151,833 59
Nantucket,	8,000 00	7,000 00	1,000 00	3,521 94	1,679 60	3,840 18	1,000 00	10,041 72	9,826 72
Norfolk,	144,823 82	107,700 00	87,123 82	16,494 95	13,050 29	17,913 27	10,366 73	57,825 24	52,011 67
Plymouth,	88,242 36	69,850 00	18,392 36	18,462 81	7,682 59	18,762 23	6,531 79	51,439 42	47,877 78
Suffolk,	230,000 00	210,000 00	20,000 00	51,536 32	78,666 58	79,267 51	14,589 53	224,059 94	195,298 22
Worcester,	423,580 43	302,913 00	120,667 43	37,697 82	16,070 89	32,987 25	31,333 28	118,039 24	102,727 94
Totals,	\$2,622,336 63	\$2,060,002 57	\$541,734 06	\$291,189 87	\$189,032 41	\$351,914 00	\$155,739 46	\$987,876 74	\$876,997 59

PAUPER ABSTRACT.

TABLE XXII.—*Towns with Almshouses*
 RECAPITULATION BY COUNTIES—
 [Secretary's Report, pages 202-207.]

COUNTIES.	Number of Towns included.	Whole number fully supported.	Whole number relieved and partially supported.	Whole No. of Vagrants including those sent to State Almshouse.	Average No. fully supported.
Barnstable, . . .	11	106	651	153	140.62
Berkshire, . . .	3	64	321	1,429	47.58
Bristol, . . .	18	571	5,263	8,553	325.17
Dukes, . . .	1	12	41	-	12.00
Essex, . . .	25	863	4,324	4,350	568.19
Franklin, . . .	13	93	126	869	74.48
Hampden, . . .	5	100	1,294	1,710	172.00
Hampshire, . . .	7	74	194	1,560	65.56
Middlesex, . . .	43	908	4,665	19,089	596.53
Nantucket, . . .	1	58	233	-	51.33
Norfolk, . . .	18	287	740	9,824	208.42
Plymouth, . . .	20	264	584	2,771	208.15
Suffolk, . . .	1	1,134	11,021	1,709	637.86
Worcester, . . .	49	693	3,429	16,827	337.29
Totals, . . .	215	5,376	32,892	75,815	3,500.51

APPENDIX TO SECRETARY'S REPORT.

TABLE XXIII.—TOWNS WITHOUT ALMSHOUSES.

Showing the Mode of Support, the Number and Expense of the Poor in 125 Towns that have no Almshouse or make use of none.

TOWNS.	MODE OF SUPPORT.	PAUPER EXPENSES.				Average No. fully supported.	Whole number fully supported.	Whole No. relieved and partially supported.	Whole number of Vagrants.
		Full Support.	Partial Sup-port.	Super-Intendence.	Total.				
BARNSTABLE Co.									
Eastham, . . .	In families and at hospital, . . .	\$747 52	\$422 14	-	\$1,169 66	6.33	7	8	1
Mashpee, . . .	Boarded, or aided at home, . . .	140 00	48 00	\$20 00	308 00	3.	3	4	-
Truro, . . .	Boarded. Almshouse closed, . . .	686 00	394 00	20 00	1,100 00	3.16	5	20	-
Totals, . . .	. . . . .	\$1,573 52	\$864 14	\$40 00	\$2,477 66	12.49	15	32	1
BERKSHIRE Co.									
Alford, . . .	Boarded in private families. . .	\$300 23	\$342 86	-	\$643 09	1.92	3	15	-
Becket, . . .	In private families, . . .	657 50	281 06	-	938 56	5.54	7	8	284
Cheshire, . . .	Boarded with friends, . . .	452 35	847 62	-	1,299 97	4.87	5	24	96
Clarksburg, . . .	Boarded in private families, . . .	649 07	255 22	-	804 29	4.	4	5	2
Dalton, . . .	Aided at home, . . .	-	406 50	-	406 50	-	-	10	815
Egremont, . . .	Boarded in private families, . . .	233 29	280 10	\$41 00	554 39	0.53	1	10	26
Florida, . . .	Temporary aid, . . .	-	118 00	-	118 00	-	-	12	29
Gt. Barrington, . . .	By contract in one family, . . .	1,032 00	82 70	-	1,114 70	6.7	9	19	275
Hancock, . . .	By contract in private families, . . .	154 00	6 00	-	160 00	1.58	2	-	6
Hinsdale, . . .	In private families and Lunatic Hosp. . .	413 25	230 04	-	643 29	3.5	4	4	475
Lanesborough, . . .	In private families, . . .	459 18	119 05	-	578 23	2.	2	5	14
Lenox, . . .	Boarded in different families, . . .	932 07	779 08	-	1,711 15	10.06	11	15	114
Monterey, . . .	Supported with friends, . . .	378 64	6 36	-	385 00	3.2	6	-	4
Mt. Washington, . . .	In a private family, . . .	-	99 00	10 00	109 00	-	-	1	2
New Ashford, . . .	By contract, . . .	150 00	-	-	150 00	1.	1	-	-
N. Marlborough, . . .	Private families, . . .	904 30	370 40	-	1,280 82	7.33	10	3	11

APPENDIX TO SECRETARY'S REPORT.

TABLE XXIII.—Towns without Almshouses—Continued.

TOWNS.	MODE OF SUPPORT.	PAUPER EXPENSES.				Average No. fully supported.	Whole number fully supported.	Whole No. relieved and partially supported.	Whole number of Vagrants.
		Full Support.	Partial Support.	Superintendence.	Total.				
FRANKLIN Co.									
Bernardston, .	Boarded in private families, .	\$845 50	\$22 00	-	\$867 50	\$845 50			62
Colerain, .	In families by yearly contract, .	888 16	4 00	-	892 16	892 16			4
Conway, .	Boarded in private families, .	796 63	53 00	-	849 63	849 63			26
Deerfield, .	Boarded, .	1,212 00	640 00	-	1,852 00	1,682 52			40
Erving, .	Boarded in private families, .	630 50	133 70	\$15 00	779 20	699 20			91
Gill, .	In private families, .	893 23	33 51	30 00	956 74	956 74			3
Leyden, .	In private families by contract, .	768 98	-	24 87	793 85	587 85			-
Monroe, .	Boarded by lowest bidder, .	-	-	-	-	-			-
Northfield, .	By contract, .	1,468 37	176 30	-	1,644 67	941 30			131
Rowe, .	In private families and at hospitals, .	440 00	-	-	440 00	440 00			-
Shelburne, .	In private families and at hospitals, .	840 69	61 51	-	902 20	897 20			45
Sunderland, .	Boarded, .	124 00	187 25	-	311 25	311 25			2
Whately, .	In private families and hospitals, .	807 10	584 39	-	1,391 49	1,349 99			46
Totals, .	. . . . .	\$9,715 16	\$1,895 66	\$69 87	\$11,680 69	\$10,453 34	67	66	450
HAMPDEN Co.									
Agawam, .	In private families, .	\$685 19	\$1,154 75	-	\$1,819 94	\$1,384 36			175
Blandford, .	At private houses, .	1,038 34	52 00	\$30 00	1,120 34	1,109 84			10
Chester, .	In private families, .	451 15	442 90	-	894 05	821 05			363
Chicopee, .	In private families, .	2,500 00	2,761 73	400 00	5,661 73	5,169 58			692
Granville, .	In private families by contract, .	931 11	288 26	-	1,219 37	1,189 37			38
Holland, .	In families, .	621 00	30 00	-	651 00	621 00			-
Holyoke, .	Boarded or aided at home, .	1,279 70	3,559 50	650 00	5,489 20	4,204 22			654
Longmeadow, .	In families, part by contract, .	1,608 00	538 72	85 95	2,230 67	2,230 67			43
Ludlow, .	In private families and at hospital, .	650 50	883 29	-	1,533 79	1,399 79			214
Montgomery, .	In private families by contract, .	216 14	341 16	35 00	592 30	397 03			-

PAUPER ABSTRACT.

PAUPER ABSTRACT.	
Russell, Southwick, Tolland, Wales, W. Springfield, Wilbraham,	In private families, Boarded out, In private families, Boarded in families, In private families and at hospital, In one family by yearly contract,
Totals,	
Hampshire Co.	
Chathamfield, Easthampton, Granby, Hadley, Hatfield, Huntington, Middlefield, Pelham, Plainfield, South Hadley, Southampton, Westhampton, Williamsburg, Worthington,	In families by yearly contract, In families by yearly contract, Boarded in families, In families, Boarded in families, Boarded out, In private families, Boarded in families, In private families and at hospital, In one family by yearly contract,

APPENDIX TO SECRETARY'S REPORT.

TABLE XXIII.—*Towns without Almshouses*—Continued.

TOWNS.	MODE OF SUPPORT.	PAUPER EXPENSES.					Average No. fully supported.	Whole number fully supported.	Whole No. relieved and partially supported.	Whole number of Vagrants.
		Full Support.	Partial Support.	Super-Intendence.	Total.	Net Expenses.				
MID'SEX—Con.										
Melrose, . . .	In families and Almshouses elsewhere,	\$1,155 06	\$1,272 64	—	\$2,427 70	\$2,243 11	7.5	8	30	130
Shirley, . . .	Boarded in families, . . .	533 23	249 04	\$20 00	802 27	722 53	2.75	3	11	94
Somerville, . . .	At Charlestown Almshouse and Hosp.	1,370 87	7,857 44	900 00	10,128 31	8,381 06	7.92	18	761	1,101
Winchester, . . .	Boarded or aided at home, . . .	1,145 01	778 12	—	1,923 13	1,856 15	6.92	8	25	—
Totals, . . .		\$6,478 32	\$12,302 56	\$1,029 20	\$19,810 08	\$17,592 52	39.69	53	877	2,423
NORFOLK Co.										
Brookline, . . .	Boarded or aided at home, . . .	\$830 56	\$729 86	\$150 00	\$1,710 42	\$1,556 29	3.1	7	60	467
Dover, . . .	Boarded in families, . . .	454 00	165 86	20 00	639 86	604 86	3.63	5	11	88
Holbrook, . . .	Boarded or aided at home, . . .	967 97	490 81	—	1,458 78	1,458 78	4.	4	6	—
Hyde Park, . . .	In families, . . .	875 00	2,191 00	500 00	3,566 00	2,997 68	9.91	12	119	802
Norfolk, . . .	Private families, . . .	280 00	218 70	15 00	493 70	456 42	1.	1	4	137
Norwood, . . .	Aided at home, . . .	—	1,009 81	75 00	1,084 81	1,084 81	—	—	24	391
Totals, . . .		\$3,387 53	\$4,806 01	\$760 00	\$8,953 57	\$8,158 84	21.64	29	224	1,885
PLYMOUTH Co.										
Halifax, . . .	In private families, . . .	\$73 00	\$83 00	—	\$156 00	\$156 00	1.75	3	—	78
Hull, . . .	In Cohasset Almshouse, . . .	208 00	332 00	\$15 00	555 00	555 00	1.	1	7	—
Lakeville, . . .	Boarded in private families, . . .	358 20	236 36	105 00	699 56	671 56	2.04	4	4	138
Marion, . . .	Boarded, . . .	642 30	489 61	100 00	1,231 91	1,206 91	8.22	11	2	80
Rockland, . . .	Ablington Almshouse or private families, . . .	36 00	719 22	—	755 22	417 85	1.17	4	81	5
Scituate, . . .	In private families, . . .	880 58	1,094 99	100 00	2,075 57	1,876 00	4.17	5	37	44
Totals, . . .		\$2,198 08	\$2,955 18	\$320 00	\$5,473 26	\$4,882 51	18.35	28	131	205

APPENDIX TO SECRETARY'S REPORT.

TABLE XXIII.—*Towns without Almshouses—Concluded.*

RECAPITULATION BY COUNTIES.

[Secretary's Report, pages 202-207.]

COUNTIES.	Number of Towns included.	PAUPER EXPENSES.					Average No. fully supported.	Whole number fully supported.	Whole No. relieved and partially supported.	Whole No. Vagrants incl. those sent to State Almshouse.
		Full Support.	Partial Sup- port.	Super- intendence.	Total.	Net Expenses.				
Barnstable, .	3	\$1,573 52	\$864 14	\$40 00	\$2,477 66	\$2,477 66	12.49	15	32	1
Berkshire, .	28	13,663 86	6,529 01	240 20	20,433 07	18,479 88	110.91	135	179	2,863
Bristol, .	1	197 19	2,142 44	-	2,339 63	1,021 36	1.	1	52	92
Dukes, .	4	3,479 25	-	70 00	3,549 25	3,549 25	24.8	27	-	-
Essex, .	9	3,832 01	5,844 86	253 10	9,929 97	8,663 62	25.09	30	152	2,247
Franklin, .	13	9,715 16	1,895 66	69 87	11,680 69	10,453 34	61.22	67	66	450
Hampden, .	16	15,282 65	12,194 45	1,300 95	28,778 05	25,461 06	104.72	130	499	2,552
Hampshire, .	16	12,392 70	3,955 93	114 50	16,463 13	14,799 72	75.01	86	151	800
Middlesex, .	11	6,478 32	12,302 56	1,029 20	19,810 08	17,592 52	39.69	53	877	2,423
Norfolk, .	6	3,387 53	4,806 04	760 00	8,953 57	8,158 84	21.64	29	224	1,885
Plymouth, .	6	2,198 08	2,955 18	320 00	5,473 26	4,882 51	18.35	28	131	295
Suffolk, .	3	3,014 08	5,131 96	700 00	8,846 04	7,346 04	17.05	18	780	932
Worcester, .	9	7,510 33	2,592 15	348 29	10,450 77	9,804 86	44.16	57	85	1,480
Totals, .	125	\$82,724 68	\$61,214 38	\$5,246 11	\$149,186 17	\$132,690 66	556.13	676	3,228	16,020

TABLE XXIV.—COUNTY SUMMARY OF TOWN PAUPER RETURNS FOR 1874.

APPENDIX TO SECRETARY'S REPORT.

TABLE XXIV.—County Summary of Town Pauper Returns for 1874—Continued.

COUNTIES.	Whole Number Relieved and Supported, including Vagrants and State Paupers.		Average Number Fully Supported.		No. Fully Supported During Any Part of the Year.			Settlement of Paupers Fully Supported.			Number Fully Supported September 30, 1874.		
	Whole Number Relieved and Supported, including Vagrants and State Paupers.	Average Number Fully Supported.	In the Almshouses.	Out of the Almshouses.	Whole Number.	In the Town reporting.	In other Towns of the State.	State Paupers.	Whole Number.	In the Almshouses.	Out of the Almshouses.	Whole Number.	In the Almshouses.
Barnstable, .	1,022	153.11	149	32	181	172	3	6	148	122	26	148	122
Berkshire, .	4,991	158.49	52	147	199	189	5	5	156	46	110	156	46
Bristol, .	14,532	326.17	465	108	572	455	15	102	320	261	59	320	261
Dukes, .	80	35.63	10	29	39	38	1	-	36	-	36	36	-
Essex, .	17,951	593.28	753	150	893	750	33	110	593	470	123	593	470
Franklin, .	1,671	135.70	79	82	160	155	5	-	137	66	71	137	66
Hampden, .	13,370	183.72	168	152	319	236	18	65	197	76	121	197	76
Hampshire, .	2,865	140.56	57	103	160	155	1	4	143	51	92	143	51
Middlesex, .	27,991	636.22	809	160	967	778	55	134	677	533	144	677	533
Nantucket, .	291	51.33	53	5	58	57	1	-	50	46	4	50	46
Norfolk, .	12,995	230.06	218	103	316	303	6	7	227	140	87	227	140
Plymouth, .	4,072	226.5	215	79	291	283	6	2	241	176	65	241	176
Suffolk, .	16,414	654.91	757	395	1,152	1,106	11	35	687	363	324	687	363
Worcester, .	21,968	530.96	591	159	749	673	17	59	529	408	121	529	408
Totals, .	140,213	4,056.64	4,876*	1,704	6,056	5,350	177	529	4,141	2,758	1,383	4,141	2,758

* Includes twenty-four supported outside a part of the year.

TABLE XXIV.—County Summary of Town Pauper Returns for 1874—Continued.

PAUPER ABSTRACT.																
COUNTIES.	INSANE PAUPERS FULLY SUPPORTED BY TOWNS.							IDIOTS FULLY SUPPORTED.				CHILDREN UNDER FOURTEEN FULLY SUPPORTED.				
	Males.	Females.	Total.	At Lunatic Hos- pitals.	In Almshouses.	In Private Fam- ilies.	No. Supported Sept. 30, 1874.	Total.	Males.	Females.	No. Supported Sept. 30, 1874.	Total.	Males.	Females.	No. Supported Sept. 30, 1874.	
Barnstable,	12	29	41	24	15	2	32	26	13	13	25	26	11	15	12	
Berkshire,	9	19	28	4	17	7	22	32	16	16	29	20	11	7	14	
Bristol,	57	62	109	35	75	—	85	26	12	14	23	117	67	50	45	
Dukes,	4	4	8	2	6	—	7	3	1	2	3	1	—	1	1	
Essex,	107	116	223	98	131	4	194	31	18	13	28	92	51	41	51	
Franklin,	17	23	40	14	21	6	38	19	11	8	14	10	3	7	7	
Hampden,	33	36	69	16	42	12	53	20	11	9	19	50	31	19	30	
Hampshire,	18	19	37	10	23	4	35	23	12	11	22	10	7	3	5	
Middlesex,	105	96	201	79	122	2	172	59	39	20	52	196	135	59	125	
Nantucket,	2	7	9	4	5	—	8	5	2	3	5	1	—	1	—	
Norfolk,	56	45	101	27	78	3	85	20	12	8	16	44	31	13	29	
Plymouth,	41	34	75	35	41	2	66	22	13	9	21	36	22	14	24	
Suffolk,	209	185	394	1	393	—	323	3	2	1	3	141	91	50	85	
Worcester,	80	77	157	69	82	7	125	59	30	29	54	84	48	36	42	
								212	163	152	314	604	500	316	470	

APPENDIX TO SECRETARY'S REPORT.

TABLE XXIV.—County Summary of Town Pauper Returns for 1874—Concluded.

COUNTIES.	APPLICANTS FOR RELIEF OR PARTIAL SUPPORT.				NUMBER OF PERSONS RECEIVING RELIEF OR PARTIAL SUPPORT.						State Paupers sent to State Almshouse.	Whole No. of Travellers including persons sent to State Almshouse.
	Males.	Females.	Total.	Number residing in Town at the time of relief.	Having Settlement in the Town.	Having Settlement in other Towns.	State Paupers.	Total.	No. receiving relief March 1, 1874.	No. receiving relief September 1, 1874.		
Barnstable,	159	207	563	388	606	51	25	682	575	570	9	159
Berkshire,	110	107	461	411	228	57	215	500	284	160	81	4,292
Bristol, .	1,128	1,504	2,639	2,392	2,390	510	2,415	5,315	1,643	1,055	148	8,645
Dukes, .	-	-	16	16	40	1	-	41	35	41	-	-
Essex, .	543	850	1,986	1,845	2,138	663	630	3,431	2,692	2,390	221	13,627
Franklin,	74	67	157	128	107	26	49	192	77	60	5	1,319
Hampden,	379	428	916	794	601	185	1,007	1,793	663	485	59	11,258
Hampshire,	119	84	222	163	246	32	67	345	163	91	13	2,360
Middlesex,	1,584	2,087	3,800	2,635	1,946	658	2,938	5,542	1,764	1,060	287	21,482
Nantucket,	65	168	233	14	216	16	1	233	219	233	-	-
Norfolk,	259	354	613	479	714	78	178	970	531	402	33	11,709
Plymouth,	208	243	479	355	566	111	38	715	344	307	11	3,066
Suffolk,	1,569	2,085	3,654	3,446	9,325	579	1,897	11,801	4,550	3,290	934	3,461
Worcester,	1,013	990	2,029	1,528	1,578	332	1,604	3,514	1,134	1,062	146	17,705
Totals, .	7,210	9,174	17,768	14,594	20,701	3,309	11,064	35,074	14,674	11,206	1,897	99,083

NOTE.—Of the 35,074 paupers relieved, it is reported that 719 have gained settlements under chapter 274, Acts of 1874; and of the 1,897 sent to the State Almshouse, the towns report that 46 would have had settlements by the same law. The figures on this point are manifestly quite incomplete.

TABLE XXV.—GENERAL STATISTICS OF TOWN PAUPERS SINCE 1874.

YEARS—1854-1874.	Whole No. supported or relieved, including Vagrants.*	Whole No. fully supported in and out of Almshouses.	Number of Almshouses.	Number of acres in Almshouse farms.	Value of Almshouses and farms.	Average No. supported in Almshouses.	Average weekly cost in Almshouses.	Whole No. supported or relieved out of Almshouses.	Number of insane Poor supported or relieved.	Number of Idiotic Poor supported or relieved.	Expense in Almshouses as reported.	Total Expense as reported.
1854,	23,125	10,088	192	20,134	\$1,273,907	3,524	\$1 32	12,557	864	345	\$241,137	\$457,506
1855,	18,227	6,220	194	19,551	1,127,258	2,505	1 34	11,756	582	289	206,873	437,861
1856,	21,102	5,045	209	20,437	1,174,549	2,944	1 44	15,858	634	280	220,466	484,889
1857,	24,905	7,714	213	21,924	1,206,322	3,654	1 53	17,244	666	341	262,773	521,254
1858,	37,206	11,846	212	21,286	1,271,023	3,254	1 57	23,071	870	306	266,956	580,619
1859,	31,400	10,369	222	21,601	1,300,670	3,105	1 47	21,054	816	328	237,384	522,312
1860,	34,314	7,787	219	21,406	1,334,965	3,280	1 51	14,623	852	293	264,235	545,245
1861,	52,847	9,374	219	21,212	1,450,622	3,385	1 45	19,936	749	243	255,706	643,837
1862,	49,991	6,391	220	21,178	1,470,339	3,377	1 34	39,729	856	314	235,309	662,601
1863,	43,020	4,886	218	21,405	1,465,976	3,233	1 39	36,207	811	275	226,903	610,862
1864,	36,000†	5,000†	218	21,846	1,573,348	2,866	1 70	21,000†	833	360	253,682	546,847
1865,	45,000†	5,316	218	21,856	1,632,301	2,896	1 73	25,500†	925	379	259,761	610,728
1866,	52,628	5,716	222	22,358	1,725,985	2,984	1 98	26,496	974	380	306,899	746,150
1867,	57,251	5,962	223	22,719	1,816,004	2,960	2 15	26,918	1,124	438	331,708	768,360
1868,	66,404	5,706	224	23,411	1,880,141	3,010	2 37	29,648	1,207	469	370,381	832,501
1869,	57,187	5,633	225	23,391	1,908,254	3,004	2 27	24,750	1,268	418	351,300	837,018
1870,	64,870	5,533	225	22,806	1,943,121	2,753	2 55	25,203	1,320	427	364,613	854,609
1871,	66,209	5,923	221	22,408	1,937,499	2,680	2 64	26,213	1,404	397	374,685	884,529
1872,	62,296	5,311	219	22,332	2,055,481	2,690	2 77	25,227	1,263	342	373,249	906,819
1872,	78,491	5,768	217	21,945	2,243,473	2,579	2 77	28,673	1,411	308	371,189	980,404
1872,	140,213	6,056	215	21,468	2,622,336	2,715	2 63	36,790	1,492	348	369,089	1,137,060

* Lodgers " at the Boston station-houses.

† Approximate.

APPENDIX TO SECRETARY'S REPORT.

STATE PAUPERS.

TABLE XXVI.—Admissions, Discharges, Etc., of State Paupers, at State Institutions, since 1864.

FOR THE YEARS,	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.
Number of admissions during the year, viz., .	4,499	4,501	5,255	4,895	4,423	3,449	3,724	3,821	3,537	3,572	4,097
To State Almshouses,	4,263	4,240	4,939	4,560	4,076	3,072	3,216	3,251	2,958	3,004	3,460
To Lunatic Hospitals,	236	261	316	335	347	377	508	570	579	568	637
Deductions for duplicates and nominal admissions,	—	850	2,309	1,560	1,290	944	1,097	1,216	1,051	1,023	1,142
Actual number of persons admitted,	4,499	3,651	3,946	3,335	3,133	2,505	2,627	2,605	2,486	2,549	2,955
Whole number of persons during the year, . .	7,043	5,958	6,205	5,483	5,342	4,647	4,509	4,352	4,278	4,269	4,888
Number of persons discharged,	4,736	3,699	4,057	3,274	3,200	2,765	2,762	2,560	2,558	2,336	2,714
Number remaining September 30, viz., . .	2,307	2,259	2,148	2,209	2,142	1,882	1,747	1,792	1,720	1,933	2,174
In State Almshouses,	1,789	1,781	1,600	1,684	1,601	1,452	1,379	1,457	1,380	1,562	1,673
In Lunatic Hospitals,	518	478	548	525	541	430	368	335	340	371	501

PAUPER ABSTRACT.

TABLE XXVII—Number of State Paupers remaining at State Institutions on 30th of September in years named.

1.—STATE PAUPER ESTABLISHMENTS.

	1857.	1858.	1859.	1860.	1861.	1862.	1863.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.
Tewksbury,	751	822	635	628	974	776	633	649	637	707	686	636	690	655	639	674	762	805
Monson,	638	565	495	519	596	596	570	620	541	561	657	540	398	387	421	398	453	493
Bridgewater,	598	525	494	481	764	560	536	485	482	311	341	425	364	337	397	308	347	375
Totals,	1,987	1,912	1,624	1,628	2,334	1,932	1,739	1,754	1,660	1,579	1,684	1,601	1,452	1,379	1,457	1,380	1,562	1,673
Rainford,	253	212	159	147	163	124	144	35	121	21	-	-	-	-	-	-	-	-
Totals,	2,240	2,124	1,783	1,775	2,497	2,056	1,883	1,789	1,781	1,600	1,684	1,601	1,452	1,379	1,457	1,380	1,562	1,673

2.—STATE LUNATIC HOSPITALS.

Worcester,	119	86	87	130	156	189	175	116	91	129	101	96	51	35	29	25	48	82
Taunton,	150	139	175	196	243	271	238	186	152	147	153	181	145	124	91	85	76	128
Northampton,	-	176	153	221	216	232	248	216	235	272	271	264	234	209	215	230	247	291

APPENDIX TO SECRETARY'S REPORT.

TABLE XXVIII.—*Average Number of State Paupers for a Period of Years.*

YEARS.	Tewksbury.	Monson.	Bridgewater.	Rainford.	Worcester.	Taunton.	Northampton.	Totals.
1854,	705	354	382	168	90	60	-	1,839
1855,	838	633	541	206	70	50	-	2,438
1856,	831	706	657	220	100	80	-	2,594
1857,	770	640	697	250	139	86	-	2,582
1858,	940	823	770	236	172	153	-	3,174
1859,	779	581	604	171	184	181	165	2,673
1860,	668	570	579	169	154	202	195	2,537
1861,	900	590	631	165	168	238	219	2,911
1862,	913	649	708	155	184	276	271	3,156
1863,	737	601	608	116	184	258	247	2,750
1864,	733	557	560	88	145	212	232	2,527
1865,	732	605	582	68	106	173	225	2,591
1866,	717	543	482	101	143	162	251	2,399
1867,	757	628	331	1	138	142	262	2,259
1868,	731	646	408	-	95	167	262	2,309
1869,	710	500	412	-	74	164	248	2,108
1870,	724	445	335	-	52	147	237	1,940
1871,	749	422	385	-	44	133	230	1,963
1872,	759	431	372	-	37	113	227	1,939
1873,	816	424	332	-	50	95	248	1,965
1874,	881	481	403	-	63	117	284	2,229

NOTE.—The figures for Monson and Bridgewater, include the inmates of the State Primary School and the State Workhouse, respectively, since 1866. The totals include 100 for each of the years 1854, 1855 and 1856, and 80 for each of the years 1857 and 1858, supported at the South Boston Hospital.

PAUPER ABSTRACT.

TABLE XXIX.—Expenses of State Paupers in the Institutions.

INSTITUTIONS.	1864 to 1872.				YEAR ENDING SEPTEMBER 30, 1873.			YEAR ENDING SEPTEMBER 30, 1874.		
	Current Expenses (whole sum drawn from Treasury).	Av. No. of Inmates.	Average weekly Cost.		Current Expenses (whole sum drawn from Treasury).	Av. No. of Inmates.	Average weekly Cost.	Current Expenses (whole sum drawn from Treasury).	Av. No. of Inmates.	Average weekly Cost.
Towksbury Almshouse,	\$1,133,071 15	770	\$1 60		\$87,883 52	816	\$2 07	\$93,232 47	881	\$2 03
Monson School,	847,690 46	568	1 52		47,048 08	424	2 13	45,601 55	481	1 52
Bridgewater Workhouse,	658,238 99	821	1 23		26,894 01	332	2 12	46,432 40	408	2 21
Bainford Hospital,—13 years,	351,728 30	141	3 06		-	-	-	-	-	-
Worcester Hospital,	385,961 89	457	3 02		9,610 06	50	3 50	10,241 80	63	3 50
Taunton Hospital,	608,457 52				17,754 22	95		20,755 67	117	
Northampton Hospital,	550,405 43				(45,473 02	248		51,782 62	284	
Totals,	\$4,450,551 74	2,440	\$1 85		\$244,462 90	1,965	\$2 39	\$268,096 51	2,229	\$2 31

NOTE.—The cost of supporting state paupers at the state institutions for the twenty-one years ending September 30, 1874, thus appears to have been \$4,983,111.15; to which it is proper to add about \$50,000, paid for support of state paupers at the South Boston Hospital, prior to 1869. Under chapter 105, Acts of 1870, the State now pays \$3.50 per week for the support of its paupers at Lunatic Hospitals.

APPENDIX TO SECRETARY'S REPORT.

TABLE XXX.—SUMMARY OF PAUPERISM FOR 1874.

Showing the relative Numbers and Cost of State and Town Paupers fully supported, for the year ending September 30, 1874.

CLASSIFICATION.	Whole No. of Paupers fully supported.	Fully supported September 30, 1874.	Average number.	Admitted during the year.	Died during the year.	Whole Cost of full support.	Average Weekly Cost.
State Paupers,	4,888	2,174	2,229	2,955	455	\$268,096 51	\$2 31
Town Paupers in Almshouses,	4,340	2,758	2,716	1,844	276	369,059 60	2 63
Town Paupers out of Almshouses,	1,716	1,383	1,342	452	77	274,380 14	3 93
Whole Number of Town Paupers,	6,056	4,141	4,057	2,296	353	643,439 74	3 05
Totals,	10,944	6,315	6,286	5,251	808	\$911,536 25	\$2 79

NOTE.—Add to the cost of state paupers (\$268,096), as above given, the sum of \$135,000, expended for support of sick state poor in towns and cities (three-fourths of the amount being for small-pox cases), and the total cost to the state becomes about \$403,100. The cost of partial support of town paupers for the year was \$493,621, and of full support, as given above, \$643,439, making a total to the towns and cities of \$1,137,060, or deducting \$127,372 for actual or anticipated repayments, \$1,009,688. Thus the gross pauper expenses of the year were about \$1,412,788, exclusive of interest upon the cost of almshouse property.

SUMMARY OF PUBLIC DEPENDENTS

GENERAL SUMMARY—PUBLIC DEPENDENTS

A conference of delegates from Boards of Public Charities in New York in September, 1874, recommended a Form for adoption by the various Boards in the United States for securing greater uniformity of Statistics relative to Paupers. That Form was adopted by the Massachusetts Board of Public Charities under the first section—"Powers and Duties of the Board," in the Report of the Board, pages xvii to xxvi; and the sixth section—"Private Charities"—have been answered on page lxxxix of its Report. An attempt is made to fill out the other four sections of the Form in the same manner. Where it is impossible to furnish a definite response, carefully considered estimates are given, and it is believed they are always within bounds. The figures seem to differ in some respects from those that will be found in the reports and usual tables of the State, because the statistics are for a different class of dependents, and put together in a different manner.

NUMBER OF PUBLIC DEPENDENTS.

1. Aggregate number of public dependents in the State for the year ending September 30th, 1874,	.	.	.	.	.	.	.
Average number for the same period,	.	.	.	.	.	.	.
2. (a) <i>Paupers Fully Supported,—</i>							
						By Towns	
Whole Number—In Almshouses,	.	.	.	.	.	4,376	
In Lunatic Hospitals,	.	.	.	.	.	1,100	
In Private Families,	.	.	.	.	.	655	
Totals,	.	.	.	.	.	6,131	
Average Number—In Almshouses,	.	.	.	.	.	2,715	
In Lunatic Hospitals,	.	.	.	.	.	863	
In Private Families,	.	.	.	.	.	519	
Totals,	.	.	.	.	.	4,097	
(b) <i>Persons Aided or Partially Supported,—</i>							
Whole Number—In Private Families,	.	.	.	.	.	18,274	
Average Number—In Private Families,	.	.	.	.	.	10,000	

* Approximate.

APPENDIX TO SECRETARY'S REPORT.

(c) Paupers Removed or Transported,—

	Whole No.	Av. No.
Vagrants (Acts of Vagrancy, 155,097),	35,000	500
Paupers removed from State,	1,047	
Totals,	36,047	500

(d) Grand Aggregate of Paupers, viz. :—

	Whole No.	Av. No.
Paupers fully supported within the year,	10,409	5,920
Persons aided or partially supported within the year,	25,274	10,550
Paupers removed, vagrants, etc., within the year,	36,047	500
Totals,	71,730	16,970

Whole number, September 30, 1873, approximate, 17,500

Whole number, September 30, 1874, approximate, 18,200

(e) Insane Persons, viz. :—[In public institutions or receiving public care.]

	Whole No.	Av. No.	Sept. 30, 1874
In Hospitals,	3,158	2,167	2,217
In Almshouses,	419	350	365
In Private Families,	47	40	43
Totals,	3,624	2,557	2,625

NOTE.—Of the whole number in hospitals, 794 were supported at private cost—an average of about 535,—and 510 were so supported, September 30, 1874. All others were at cost of State or towns.

(f) Pupils in Public Reformatories,—

	Aggregate.	Average.	Sept. 30, 1874
In State Institutions,	1,201	824	821
In Municipal Institutions,	689	440	417
Totals,	1,890	1,264	1,238

NOTE.—652 of the aggregate number, 455 of the average number, and 430 of the number Sept. 30, 1874, are also included among the paupers above enumerated.

(g) Prisoners,—Convicts, viz. :—

	Whole No.	Males.	Females.
State Prison (Charlestown),	832	832	—
State Workhouse,	675	357	318
Totals,	1,507	1,189	318

Convicts and others in County and Municipal Prisons, viz. :—

	Whole No.	Males.	Females.
Houses of Correction (County),	7,507	6,506	911
House of Industry (Municipal),	6,323	4,344	1,979
Jails (County),	6,228	5,453	775
Totals (excluding duplicates),	18,531	15,006	3,525

APPENDIX TO SECRETARY'S REPORT.

3. *The cost of vagrants, burial, transportation, etc.,—*

Vagrants,	\$44,000 paid by towns.
Burial,	7,000 paid by State.
Transportation,	10,000 paid by State.
Total,	<u>\$61,000</u>

4. *Grand Total of Pauper Cost,—*

	By Towns.	By State.	Total.
Full support,	\$650,000	\$254,000	\$904,000
Partial support,	316,000	35,000	351,000
Vagrants, etc.,	44,000	17,000	61,000
Totals,	<u>\$1,010,000</u>	<u>\$306,000</u>	<u>\$1,316,000</u>

5. *Cost of the Insane,—*

	By Towns.	By State.	By Individuals.	Total.
In Hospitals,	\$190,000	\$124,000	\$180,000	\$494,000
In Almshouses,	48,000	—	—	48,000
In Private Families,	8,000	—	—	8,000
Totals,	<u>\$246,000</u>	<u>\$124,000</u>	<u>\$180,000</u>	<u>\$550,000</u>

Of the above sums, \$246,000 are included in pauper expenses of towns, and \$124,000 in pauper expenses of the State.

6. *Cost of Pupils in Reformatories,—*

Paid by State, \$113,000; by towns, \$93,500; by individuals, \$6,000; total, \$212,500.

Of the amount paid by towns, \$19,000 is included in their pauper expenses.

7. *Cost of Prisoners,—*

State Prison, . . .	\$47,000
State Workhouse, . . .	35,000
County Prisons, . . .	251,000
House of Industry, . . .	89,000

\$422,000, of which \$35,000 is included in State pauper expenses.

8. *Grand Total of Expenses of Public Dependents,—*

		Av. No.	Av. Weekly Cost.
Paupers fully supported by towns, . . .	\$650,000	4,057	\$3 05
by State, . . .	254,000	1,823	2 17
Paupers partially supported by towns, . . .	316,000	10,000	69
by State, . . .	35,000	550	1 22
Vagrants,	{ by towns, . . . 44,000 }	500	
	{ by State, . . . 17,000 }		
Totals,	<u>\$1,316,000</u>	<u>16,930</u>	

Insane supported,—

By towns,	\$246,000	1,253	\$4 00
By State,	124,000	769	3 10
By individuals,	180,000	535	6 50
Totals,	<u>\$550,000</u>	<u>2,557</u>	<u>\$4 13</u>

PROVISION FOR DEFECTIVES.

Pupils in Reformatories,—

Cost to towns, . . .	\$93,500
Cost to State, . . .	113,000
Cost to individuals, . . .	6,000

Total, . . . \$212,500; average No., 1,267; average weekly cost, \$2.43.

Prisoners,—

		Av. No.	Av. Weekly Cost.
State Prison,	\$47,000	645	\$1 39
State Workhouse,	35,000	342	2 04
County Prisons,	251,000	2,122	2 27
House of Industry,	89,000	716	2 39
Totals,	\$422,000	3,825	\$2 12

		Av. No.
Aggregate Pauper Expenses,	\$1,316,000	16,970
Add for Insane,	180,000	535
Add for Pupils in Reformatories,	193,500	812
Add for Prisoners,	387,000	3,825
	\$2,076,500	22,142

PUBLIC PROVISION FOR BLIND, DEAF-MUTE AND IDIOTIC PERSONS.

1. *Estimated Number,—*

Of Blind Persons in the State,	1,000
Deaf-Mute Persons in the State,	1,200
Idiotic Persons in the State,	800

2. *Number under Special Instruction,—*

Blind Persons,	180
Deaf-Mute Persons,	175
Idiotic Persons,	157

For the blind there is but one institution in the State; for deaf-mutes there are two, and use is also made of the Hartford Asylum; for idiotic and feeble-minded persons there are two.

3. *Methods of Instruction,—*

Blind. All by employing the sense of touch and by oral instruction.
Deaf-Mutes. About 100 by articulation, and 75 by signs.
Idiotic. By physical training.

4. *Cost of Instruction,—*

The Blind. \$240 per annum; of which the State pays two-thirds; individuals, one-third.
Deaf-Mutes. 75 at American Asylum, taught by signs; \$175 annually, or about three-fifths, paid by State.
50 at Clarke Institute; for each of whom the State pays \$250, or about two-fifths, annually.
50 at Boston; for each of whom the State pays \$100 annually; the rest is paid by the city as a part of the public school expenses.
Idiotic. 107 at South Boston; \$195 each per annum, six-sevenths, by the State.
50 at Barre; cost unknown,—all private.

APPENDIX TO SECRETARY'S REPORT.

HOSPITAL PROVISION FOR THE SICK.

1. *Hospitals in the State,—*

General, 8; special, 24; total, 32. Capacity, for 1,500 patients.

Dispensaries in the State,—

General, 7; special, 3; total, 10.

Patients received in 1874; 11,000; besides 75,000 out-patients.

2. None are exclusively pauper hospitals, but several receive pauper patients, and are in part supported by city appropriations.

3. *Supported or aided by Appropriations of Public Money,—*

By the State, 1; by cities or towns, 3.

Whole estimated cost to tax-payers, \$128,000 00

4. *Annual Cost,—*

In the income of invested funds and endowments, including sub-

scriptions and donations, \$213,000 00

In receipts from the patients and their families, 65,000 00

5. *Whole Cost of Hospitals and Dispensaries, \$106,000 00*

NOTE.—This statement includes the United States Marine and Naval Hospitals in the State, but does not include the hospitals connected with the state institutions.

OFFICERS AND EMPLOYÉS.

OFFICERS AND EMPLOYEES OF STATE INST

I.—THE WORCESTER HOSPITAL.

NAME.	DUTY.	T	
		Yr.	
B. D. Eastman,	Superintendent. . . .	1	
John G. Park,	Assistant "	1	
Mary H. Stinson,	" Physician,	1	
H. M. Quimby,	" "	1	
John D. Washburn,	Treasurer,	-	
Albert Wood,	"	-	
Bolon Wilder,	Steward,	-	
Edward C. Pollard,	"	-	
Eliza A. Taylor,	Matron,	-	
Edric J. Price,	Book-keeper,	1	
Lizzie O. Fisher,	Clerk,	1	
Louise Gordon,	Supervisor,	1	
J. L. Lippincott,	"	1	
Edw. C. Pollard,	"	-	
Maria L. Warren,	"	1	
Tenle A. Warren,	"	-	
William Sherman,	Engineer,	1	
Eugene Sherman,	Fireman,	-	
O. K. Clifford,	"	-	
A. P. Fairbanks,	"	-	
Ellen K. Fisher,	Janitress,	1	
A. A. Christ,	Baker,	-	
George T. King,	"	-	
Charles Nevins,	"	-	
Henry Seitz,	"	-	
S. B. Kingsley,	Kitchen-work,	1	
Betsy Kingsley,	"	1	
Frances Forbes,	"	-	
Rosaline Graves,	"	-	
Nellie T. Hogan,	"	-	
Daniel B. Jewell,	"	-	
Marie McDermont,	"	-	
Maggie Mullen,	"	-	
Abby Myers,	"	-	
Mary Nelligan,	"	-	
Emeline Noyes,	"	-	
Bridget Sullivan,	"	-	
Vesta Storer,	"	-	
Sadie Storer,	"	-	
Emma T. Allen,	Attendant,	-	
Nellie Allen,	"	-	
Mary F. Braun,	"	-	
Nettie Bolster,	"	-	
A. J. Bagley,	"	-	
Charles Buchanan,	"	-	
S. W. Buffum,	"	-	
G. H. Buzzell,	"	-	
E. S. Buffum,	"	-	
Lewis L. Brown,	"	-	
Carrie J. Bean,	"	-	
George W. Bean,	"	-	
Annie M. Chase,	"	-	
A. B. Clark,	"	1	
Emma Clark,	"	1	
S. F. Curtis,	"	-	
O. P. Curtis,	"	-	
R. W. O. Clapp,	"	-	

APPENDIX TO SECRETARY'S REPORT.

Worcester Hospital—Continued.

NAME.	DUTY.	TIME.			Salary.
		Yr.	Mo.	Dys.	
Harriet Craig,	Attendant,	—	10	4	\$150 12
Emma E. Cooke,	"	—	7	18	121 54
M. N. Cushman,	"	—	5	17	139 11
Morris Clough,	"	—	1	17	39 11
Julia Davis,	"	—	3	14	55 42
Nettle Dinsmore,	"	—	3	12	54 36
Jane H. Dale,	"	—	1	10	17 36
J. W. Ellis,	"	—	—	28	23 25
Mary Farrar,	"	1	—	—	192 00
J. O. Fields,	"	—	—	12	9 96
Ellen L. Fox,	"	—	8	4	130 12
Hannah B. Fox,	"	—	11	4	178 12
Charles Francis,	"	—	2	9	57 47
Sarah A. Fields,	"	—	1	16	19 88
R. R. Fields,	"	—	1	—	23 00
A. Louise Foskett,	"	—	—	6	3 18
Eliza Gordon,	"	—	7	23	139 32
M. F. Goodrich,	"	—	1	15	24 00
Charles Gross,	"	—	8	27	216 34
B. F. Gould,	"	—	5	23	144 00
Sophia Graves,	"	—	7	26	122 78
Minnie Gould,	"	—	3	2	45 57
J. B. Grover,	"	—	1	11	34 03
T. H. Griffin,	"	—	1	—	18 94
O. P. Gay,	"	—	2	9	52 84
Lizzie Holmes,	"	—	5	16	110 72
Ella Heal,	"	1	—	—	189 00
F. W. Hamilton,	"	—	7	1	169 76
Mary Hinds,	"	—	3	—	39 00
Mary E. Hamilton,	"	—	1	23	24 40
Martha L. Hubbard,	"	—	8	26	154 78
Jennie Hyde,	"	—	7	28	123 84
Delia Hurd,	"	—	4	10	62 36
A. F. Hurd,	"	—	3	16	87 16
P. T. Haskell,	"	—	2	—	50 00
L. E. Juan,	"	—	6	4	95 06
Sarah Jewell,	"	—	10	10	143 30
Calvin Johnson,	"	—	9	16	238 28
G. E. Johnson,	"	—	1	19	37 44
Sarah L. Jackson,	"	—	—	17	7 31
J. L. Knight,	"	—	2	14	61 62
Abby Keene,	"	—	2	20	47 37
W. H. Keating,	"	—	2	11	59 12
J. E. Lippincott,	"	—	3	4	76 04
G. W. Linnell,	"	—	2	21	65 43
Lucy A. Morse,	"	—	—	14	7 42
Ann McGaffey,	"	—	4	2	61 96
G. R. Mitchell,	"	—	—	6	4 56
Alice Messer,	"	—	4	25	71 73
O. F. Matthews,	"	—	4	—	98 00
George McCurdy,	"	—	3	7	88 31
Ely Meyenn,	"	—	—	29	19 15
Austin E. May,	"	—	1	—	25 00
Marcus W. Nye,	"	—	6	20	106 00
Louisa F. Packard,	"	—	11	18	222 06
Lizzie Pingree,	"	—	—	21	14 67
Cora J. Powers,	"	—	8	22	128 96
Myra Perry,	"	—	4	—	64 00
John M. Peck,	"	—	2	27	66 52
A. H. Rockwell,	"	—	7	12	194 87
E. Randall,	"	—	5	4	128 22
Mattie Randall,	"	—	4	8	68 02
Lucy J. Reed,	"	—	7	18	121 54
J. H. Rhodes,	"	—	1	29	49 67
Josie Robbins,	"	—	5	23	83 80
Frank Shorman,	"	—	2	—	50 00
Nettle A. Spooner,	"	—	1	29	47 37
Susie Sparling,	"	—	9	3	144 26
Lina E. Slater,	"	—	—	8	4 24
Ida V. Slater,	"	—	—	8	4 24
Sarah Taber,	"	1	—	—	192 00

OFFICERS AND EMPLOYÉS.

Worcester Hospital—Continued.

NAME.	DUTY.	TIME.			Salary.
		Yr.	Mos.	Dys.	
Eleanor E. Upham,	Attendant,	-	1	12	\$18 16
Thomas E. Wood,	"	1	-	-	300 00
Lydia E. Woodward,	"	1	-	-	192 00
Eliza M. Wilson,	"	-	2	4	34 12
Marden Whittier,	"	1	-	-	325 00
E. W. Walcott,	"	-	8	16	213 28
E. H. Whitman,	"	-	6	23	169 00
H. H. Walcott,	"	-	5	3	125 39
Dwight E. Wilson,	"	-	2	23	63 48
Minnie E. Whalen,	"	-	-	18	7 74
Mary Clough,	Farm-house Assistant,	-	3	-	48 00
Sophronia Lane,	"	-	9	-	144 00
Emma Pettigrew,	"	-	3	16	56 48
E. N. Tufts,	Yard Attendant,	-	9	-	225 00
C. D. Wood,	"	-	2	29	74 07
Seth Albee,	Night-Watch,	1	-	-	300 00
Delia Richards,	"	1	-	-	192 00
Mary Kennedy,	Office Girl,	-	3	3	31 29
Addie Sullivan,	"	-	6	17	77 62
Cella McKeon,	Chambermaid,	-	3	7	32 32
Annie Shehan,	"	-	2	10	32 20
Margaret McKenna,	"	-	4	15	62 90
Bridget Burke,	"	-	-	19	8 75
Addie Lovatt,	Seamstress,	-	1	20	26 60
B. O. McPheters,	"	-	5	3	80 04
Maria Tufts,	"	-	9	-	144 00
Sarah Wood,	"	-	2	29	47 37
Elizabeth Merchant,	"	-	-	8	4 24
Clara Richardson,	"	-	2	24	44 72
E. A. Chamberlain,	Laundry-man,	-	-	29	24 65
E. H. Melliken,	"	-	1	22	44 58
Melvin Ward,	"	-	8	15	218 09
Sarah Chamberlain,	Laundress,	-	-	29	15 37
Ellen Donovan,	"	-	-	51	77 25
Bridget Fitman,	"	-	-	6½	9 75
Hannah Foley,	"	-	4	26½	77 78
Nellie Myers,	"	-	9	5	146 65
Mary Melliken,	"	-	1	22	27 66
M. E. Mellen,	"	-	11	16	184 48
Mary Monahan,	"	-	-	15	22 50
Abby O'Neil,	"	-	-	17	25 50
Kate O'Connor,	"	-	1	-	16 00
Mary Ryan,	"	-	9	5	275 00
Emeline Ward,	"	-	8	15	135 95
Ellen Warren,	"	-	-	5	7 50
Hattie E. Andrews,	Dining-room Girl,	-	-	7	3 22
Margaret Nelligan,	"	-	1	25	25 50
Ellen Kennedy,	"	-	7	39	116 14
Kate McCarty,	"	-	1	-	16 00
Hannah Meyers,	"	-	4	13	44 37
Mary McKenna,	"	-	2	23	27 60
Emma Pumphery,	"	-	9	14	94 7
Martin McDonald,	Gardener,	1	-	-	550 0
Daniel O'Neil,	Assistant-Gardener,	-	10	2	624
G. S. Record,	Coachman,	-	10	3	255
A. A. Patch,	"	1	-	-	32
Albert T. Aldrich,	Expressman,	-	4	-	1
Adner Patch,	"	-	2	20	
Margaret Wall,	Cook,	1	-	-	
G. L. Richardson,	Store-keeper,	-	6	-	
R. F. Merchant,	"	-	3	23	
D. F. Allen,	Farmer,	-	2	5	
George W. Clough,	"	1	-	-	
Anthony Cuff,	"	-	-	6	
Thomas Conner,	"	-	-	6	
Joseph Cook,	"	-	-	26	
T. Hogan,	"	-	-	1	
Lucius Keene,	"	1	-	-	
Fred. Lane,	"	1	-	-	
Will. A. Morey,	"	-	5	-	
A. Martin,	"	-	-	-	

APPENDIX TO SECRETARY'S REPORT.

Worcester Hospital—Concluded.

NAME.	DUTY.	TIME.			Salary.
		Yr.	Mos.	Dys.	
T. Millen,	Farmer,	-	-	19	\$33 50
P. McCormick,	"	-	-	19	26 50
J. McTig,	"	-	-	11	16 50
Daniel O'Neill,	"	-	-	22	26 50
M. H. Pettigrew,	"	-	3	16	90 75
John Quinn,	"	-	2	19	81 57
P. Sweeney,	"	-	4	12	220 87
S. S. Williams,	"	-	-	29	49 87
Converse Francis,	Mason,	-	8	-	850 50
Stephen O. Lincoln,	Carpenter,	-	10	-	974 90
James W. Holmes,	Painter,	-	9	15	883 50

SUMMARY.

Superintendent,	1	-	-	\$2,500 00
Assistant Superintendent,	1	-	-	1,500 00
Assistant Physician (2 persons),	2	-	-	2,000 00
Treasurer (2 persons),	1	-	-	563 84
Steward (2 persons),	1	-	-	906 67
Matron,	-	3	15	145 83
Clerk (2 persons),	2	-	-	1,025 00
Supervisor, Attendants, Watch (116 persons),	51	8	8	12,423 06
Domestic Department (50 persons),	19	9	13	4,806 72
Mechanical Department (7 persons),	4	4	24	4,164 97
Farm, Garden and Stables (26 persons),	10	1	27	4,245 21
Total (210 persons),	93	10	27	\$34,303 40

II.—THE TAUNTON HOSPITAL.

NAME.	DUTY.	TIME.			Salary.
		Yr.	Mos.	Dys.	
W. W. Godding,	Superintendent & Physician,	1	-	-	\$2,250 00
W. H. Gage,	Assistant "	1	-	-	1,200 00
J. Kittredge,	Clerk and Treasurer,	1	-	-	1,200 00
.	Clergyman,	-	-	-	200 00
C. E. Thompson,	Male Supervisor,	-	9	15	253 00
A. M. Hersey,	Female "	1	-	-	200 00
F. Thompson,	Assistant "	1	-	-	200 00
F. S. Church,	Housekeeper,	1	-	-	200 00
S. H. Godding,	Seamstress,	1	-	-	200 00
M. W. Wellman,	Assistant Seamstress,	1	-	-	100 00
R. D. Godding,	Engineer,	1	-	-	750 00
J. A. McLaughlin,	Baker,	-	4	26	198 54
H. Holnk,	"	-	7	2	277 25
P. Kelley,	Assistant Baker,	-	4	29	124 17
W. Galligan,	Coachman,	1	-	-	300 00
W. Smith,	Gardener,	1	-	-	300 00
J. Bailey,	Carpenter,	-	5	-	100 00
H. Lee,	"	-	2	-	50 00
D. Tyler,	Night-Watch,	-	6	22	201 34
G. F. Cornwell,	Fireman,	1	-	-	300 00
J. F. Anderson,	"	1	-	-	310 00
D. F. Hall,	"	-	4	19	115 79
F. Preble,	Laborer and Night-Watch,	1	-	-	306 67
C. Flynn,	Laborer,	1	-	-	300 00
W. Keating,	"	-	6	23	108 45
G. Hallowell,	"	-	3	9	82 00
A. Crockett,	"	-	1	2	26 61
D. N. Oakes,	"	-	1	26	46 47

OFFICERS AND E

Taunton Hospital—

NAME.	DUTY.
J. Middleton,	Laborer,
E. Doe,	"
E. F. Payson,	Farm Hand,
A. F. Mehuren,	"
F. B. Moody,	"
M. D. Glidden,	"
A. Creamer,	"
A. A. Fowler,	Male Attendant,
G. F. Whalen,	"
F. Oxton,	"
J. Pendergast,	"
J. H. Brandt,	"
W. Jackson,	"
N. Harnish,	"
O. Rogers,	"
N. B. Doe,	"
S. Hodgkins,	"
H. E. Hall,	"
L. Adams,	"
O. E. Knowlton,	"
H. B. Wright,	"
J. Ash,	"
J. S. Nelson,	"
N. Jones,	"
H. D. Barker,	"
A. Harriman,	"
E. R. Hebditch,	"
A. Doe,	"
W. W. Rockwell,	"
J. W. Robinson,	"
G. H. Jones,	"
A. N. Hurd,	"
G. E. Heal,	"
G. A. Collins,	"
J. Harris,	"
L. H. Griffin,	"
W. O. Farrington,	"
L. Jewett,	"
J. McDonald,	"
C. A. Phillips,	"
D. D. Wade,	"
G. F. Anderson,	"
G. L. Eddy,	"
N. Hopkins,	Female Attendant,
D. Whalen,	"
S. L. Thomas,	"
E. Whidden,	"
M. Whidden,	"
E. F. Grant,	"
M. Marsh,	"
L. Nelson,	"
M. Reed,	"
F. Thompson,	"
C. Jackson,	"
A. Harriman,	"
E. Jones,	"
J. Conrod,	"
A. M. Staples,	"
M. B. Greeley,	"
O. L. Chamberlain,	"
S. Harriman,	"
A. T. Moore,	"
E. Marr,	"
T. Burns,	Stable,
A. Whitehouse,	"
P. McManus,	Painter,
M. Stewart,	Laundry,
M. Scanlan,	"
A. Black,	"
O. Clark,	"
A. McCrinnen,	"

APPENDIX TO SECRETARY'S REPORT.

Taunton Hospital—Concluded.

NAME.	DUTY.	TIME.			Salary.
		Yr.	Mos.	Dys.	
M. Allen,	Laundry,	-	4	23	\$73 00
G. Mills,	"	-	1	16	15 00
M. Fitzpatrick,	"	-	2	-	26 56
A. Doherty,	"	-	-	28	12 00
L. Anderson,	Kitchen,	1	-	-	208 53
A. Rose,	"	1	-	-	156 47
E. Tyler,	"	-	6	23	87 02
J. Butler,	"	-	7	16	96 83
M. Noonan,	"	-	4	14	57 44
A. Walker,	"	-	1	8	16 29
C. McManus,	"	-	-	29	12 43
H. M. Longfellow,	"	-	1	26	45 97
L. O'Connel,	"	-	1	29	25 28
E. Keating,	"	-	2	24	53 57
E. A. Lynch,	"	-	1	21	22 29
L. Oakes,	"	-	1	29	29 50
M. A. Mooney,	"	-	1	20	21 86
N. A. Kelsor,	"	-	-	28	12 00
D. Gallagher,	"	-	-	28	12 00
S. A. Harnish,	House Attendant,	1	-	-	156 47
E. Sedoris,	"	1	-	-	156 47

SUMMARY.

Superintendent,	1	-	-	\$2,250 00
Assistant Physician,	1	-	-	1,200 00
Treasurer and Clerk,	1	-	-	1,200 00
Housekeeper,	1	-	-	300 00
Clergyman,	-	-	-	306 00
Supervisors, Attendants and Watch (64 persons),	29	9	26	7,610 46
Domestic Department (29 persons),	11	8	27	2,445 52
Mechanic Department (7 persons),	4	9	21	1,977 41
Farm, Garden and Stables (17 persons),	7	4	9	2,360 11
Total (121 persons),	57	8	23	\$19,549 50

III.—THE NORTHAMPTON HOSPITAL.

NAME.	DUTY.	TIME.			Salary.
		Yr.	Mos.	Dys.	
Pliny Earle,	Superintendent,	1	-	-	\$2,500 00
Pliny Earle,	Treasurer,	1	-	-	300 00
Pliny Earle,	Clerk-Hire,	1	-	-	90 00
Edward B. Nims,	1st Assistant-Physician,	1	-	-	1,200 00
Edward R. Spaulding,	2d " "	-	10	13	510 00
Alonzo S. Wallace,	2d " "	-	-	13	51 24
Walter B. Welton,	Clerk,	1	-	-	1,000 00
.	Clergymen,	-	-	53	260 00
Danford Morse,	Engineer,	1	-	-	1,000 00
Asa Wright,	Farmer,	1	-	-	1,000 00
Frances C. Earle,	Assistant-Clerk,	-	11	7	280 45
Jeremiah E. Shufelt,	Supervisor,	1	-	-	600 00
Lucy Gilbert,	"	1	-	-	300 00
Anna L. White,	Assistant-Supervisor,	1	-	-	240 00
Flavius J. Rice,	Steward,	1	-	-	600 00
Charles Ziehlke,	Baker,	1	-	-	600 00
Mary Ward,	Seamstress,	1	-	-	240 00
Flora Ward,	Assistant-Seamstress,	1	-	-	180 00
Mira E. Davidson,	Laundress,	-	6	9	111 41
Isabella Halliday,	"	1	-	-	120 00

Northampton Hospital—Conclude.

NAME.	DUTY.	Yr.
Ellen Halliday.	Assistant-Laundress.	1
Helen M. Mann.	Laundress and Attendant.	-
Agnes S. Wilson.	Attendant.	1
Isabella S. Johnston.	"	1
Maria E. Graves.	"	1
Mary N. Reed.	"	-
Marletta Babcock.	"	-
Eleanor M. Lawney.	"	-
Ella Deleny.	"	-
Frances B. Powers.	"	1
Carrie Beckwith.	"	-
Louanna Payne.	"	-
Hannah Merrifield.	"	1
Julia Smith.	"	1
Anna M. Chase.	"	-
Isabella A. Thresher.	"	-
Frances Dalton.	"	-
Margaret Powers.	"	-
Julia R. Abbott.	"	-
Margaret Nolan.	"	-
Martha Harris.	"	-
Charles H. Dudley.	"	1
Andrew N. Thorington.	"	1
Thomas Brown.	"	1
Robert H. Gallivan.	"	1
D. Erskine Barrett.	"	1
Perry Davis.	"	-
Oscar Damon.	"	-
William Alderman.	"	1
Walter Palluger.	"	1
J. Beverly Smith.	"	-
Thomas Powers.	"	-
Alfred Ouseon.	"	-
Elfred Belville.	Carpenter.	-
Edwin Addis.	"	1
Waldy Tetso.	"	1
Alfred Parenteau.	Painter.	-
William C. Hall.	Assistant-Engineer.	1
Richard E. Morris.	Night Engineer.	1
John Mercer.	Farm Hand.	1
Benjamin Rockwell.	"	1
Wanton B. Trask.	"	1
Eugene Sullivan.	"	1
Herbert Person.	"	-
Edward Blundell.	"	-
James Madden.	Coachman.	1
William D. Dixon.	Watchman.	1
Maria Lowe.	Care of Rotunda.	1
Jerusha Howe.	Cook.	-
Mary McDonald.	"	1
Ida L. White.	"	1
Mary Ann Tovey.	"	-
Emily J. Mercier.	House Attendant.	-
William Lacore.	Kitchen Hand.	1
Flora Loomer.	Bear Dining-Room.	-
Harriet Halliday.	"	-

SUMMARY.

Superintendent and Treasurer (1 person).	2
Assistant-Physicians (3 persons).	1
Clerks (3 persons).	2
Steward (1 person).	1
Supervisors, Attendants and Watch (35 persons).	20
Domestic department.	10
Mechanic department.	6
Farm.	7
Clergymen.	-
Total.	59

APPENDIX TO SECRETARY'S REPORT.

IV.—THE STATE ALMSHOUSE—TEWKSBURY.

NAME.	DUTY.	TIME.			Salary.
		Yr.	Mos.	Dya.	
Francis H. Nourse,	Inspector,	1	—	—	\$160 00
D. E. Safford,	"	1	—	—	160 00
Geo. P. Elliot,	"	1	—	—	160 00
Thomas J. Marsh,	Superintendent,	1	—	—	1,800 00
N. F. Marsh,	Matron,	1	—	—	300 00
Joseph D. Nichols,	Physician,	—	8	—	800 00
James M. Whittaker,	"	—	5	—	625 00
Helen M. Marsh,	Assistant Physician,	1	—	—	799 98
Thomas J. Marsh, Jr.,	" Superintendent,	1	—	—	1,000 00
Helen E. Marsh,	" Matron,	1	—	—	252 00
Martha B. Marsh,	Matron,	1	—	—	252 00
Charlotte A. Thomas,	"	1	—	—	252 00
Sarah W. Dalton,	"	—	8	7	181 65
Sarah E. Cocker,	Assistant Matron,	—	3	18	72 80
Harriet H. Kimball,	"	1	—	—	252 00
John H. Cocker,	Engineer,	1	—	—	1,183 34
Charles B. Marsh,	Clerk,	1	—	—	600 00
William F. Holt,	Baker,	1	—	—	600 00
James Poor,	Farmer,	1	—	—	600 00
Ellis Libby,	"	—	1	7	81 45
James C. Poor,	Assistant Farmer,	—	6	—	300 00
J. T. B. Bailey,	"	—	7	15	226 00
Charles E. Frost,	"	—	6	19	200 00
Francis H. Kittredge,	"	—	7	—	210 00
Warren Frost,	"	1	—	—	357 54
Henry E. Frost,	"	—	4	—	110 83
Hiram N. Luce,	"	—	6	—	154 83
John H. Clark,	"	—	5	14	81 94
Gorham G. Jones,	"	—	5	4	128 23
Frank W. Green,	"	—	9	—	42 50
Thomas J. Hall,	"	—	3	17	65 00
Thomas F. Carey,	"	—	1	—	25 84
Lemuel French,	Supervisor of Insane,	—	9	16	333 67
Marcia O. French,	"	—	9	16	200 20
Charles E. Bradford,	"	1	—	—	420 00
Agnes N. Bradford,	"	1	—	—	204 40
Emmons French,	"	—	6	8	184 23
Francis N. French,	"	—	6	8	110 00
David A. Gorham,	Cook,	1	—	—	450 00
Mary E. Burbank,	"	1	—	—	252 00
Mary E. Gorham,	Hospital Cook,	1	—	—	252 00
Gardner S. Pasho,	Nurse,	1	—	—	410 00
Ella A. Forsyth,	"	—	6	15	135 80
Susan P. Wardwell,	"	—	3	13	83 75
Agnes Calder,	"	—	3	6	69 57
Lemuel French,	"	—	2	3	52 42
Catherine M. B. Pasho,	Assistant Nurse,	—	11	26	205 04
Sarah McKinnon,	"	—	4	25	83 77
William A. Bradford,	"	—	10	18	56 78
Ida M. Kingsley,	"	—	3	7	57 18
Asa M. Peabody,	"	—	1	—	26 81
John W. Lawrence,	"	—	—	23	16 33
Thaxter Reed,	Watchman,	1	—	—	300 00
Clarence B. Sanborn,	Gate-keeper,	1	—	—	300 00
N. S. Fester,	Laundress,	1	—	—	252 00

SUMMARY.

Inspectors (3 persons),	3	—	—	\$480 00
Superintendent and Assistant (2 persons),	2	—	—	2,540 00
Physician and Assistant (3 persons),	2	1	—	2,24 98
Clerk (1 person),	1	—	—	600 00
Matron and Assistants (7 persons),	5	11	25	1,562 45
Supervision of Insane (6 persons),	4	6	18	1,433 20
Engineer (1 person),	1	—	—	1,183 34
Domestic Department (16 persons),	9	11	16	3,001 45
Farm, etc. (16 persons),	9	2	16	3,196 28
Total (65 persons),	38	2	15	\$16,090 70

V.—THE STATE WORKHOUSE—BRIDGEWATER.

NAME.	DUTY.	TIME.			Salary.
		Yr.	Mos.	Dys.	
Joseph B. Thaxter, . . .	Inspector, . . .	1	4	15	\$80 00
John B. Hathaway, . . .	" . . .	1	—	—	150 00
Joshua E. Crane, . . .	" . . .	1	—	—	100 00
Nahum Leonard, Jr., . . .	Superintendent, . . .	1	—	—	2,000 00
W. C. Howland, . . .	Ass't " . . .	1	—	—	800 00
P. J. Leonard, . . .	Matron, . . .	1	—	—	350 00
Edward Sawyer, . . .	Physician, . . .	1	—	—	600 00
Calvin Pratt, . . .	Consulting Physician, . . .	1	—	—	100 00
Ebenezer Gay, . . .	Chaplain, . . .	1	—	—	200 00
John W. Hanson, . . .	Engineer, . . .	1	—	—	500 00
John L. Gifford, . . .	Overseer of Yard, . . .	—	6	—	250 00
John G. Reynolds, . . .	" . . .	—	6	—	250 00
John L. Gifford, . . .	Carpenter, . . .	—	4	—	165 07
Isaac Goble, . . .	Farmer, . . .	—	6	—	300 00
J. L. Hall, . . .	" . . .	—	5	25	290 00
John G. Reynolds, . . .	Assistant Farmer, . . .	—	2	25	90 00
Edwin Wells, . . .	" . . .	—	6	—	250 00
John Gorman, . . .	" . . .	—	6	—	300 00
A. D. Grant, . . .	" . . .	—	3	—	100 00
H. W. Redding, . . .	" . . .	—	5	20	177 75
E. B. Ellis, . . .	" . . .	—	2	—	—
B. F. Riley, . . .	" . . .	—	2	2	71 00
Z. R. Ellis, . . .	" . . .	—	5	15	157 71
Patrick O'Brien, . . .	Baker, . . .	—	8	—	240 00
James Kewer, . . .	" . . .	—	1	22	58 34
A. D. Grant, . . .	Watchman, . . .	—	9	—	300 00
E. B. Ellis, . . .	" . . .	—	1	—	32 38
William Gillespie, . . .	Hospital Stewart, . . .	—	3	20	120 00
Daniel Leary, . . .	Ass't " . . .	1	—	—	215 00
Sophie Bowles, . . .	Teacher, . . .	1	—	—	250 00
S. D. Bowles, . . .	Assistant Matron, . . .	1	—	—	300 00
Ann Youdell, . . .	" . . .	—	9	—	214 50
Margaret Youdell, . . .	" . . .	—	9	—	195 00
Angie Dresser, . . .	" . . .	—	10	25	207 87
Mariah Hannum, . . .	" . . .	—	6	25	118 00
Martha Radcliff, . . .	" . . .	—	10	15	220 00
Sarah A. Rowell, . . .	" . . .	—	10	—	190 07
M. J. Bacheller, . . .	" . . .	—	1	15	24 00
Carrie Hayes, . . .	" . . .	—	4	25	33 33
Ellen Risley, . . .	" . . .	—	2	10	40 44
W. H. Barnes, . . .	" . . .	—	—	21	12 00
L. E. Jenks, . . .	" . . .	—	1	20	28 0

SUMMARY.

Inspectors (3 persons), . . .	3	4	15	\$
Superintendent and Assistant (2 persons), . . .	2	—	—	
Matron and Assistants (13 persons), . . .	7	7	6	
Chaplain (1 person), . . .	1	—	—	
Physicians (2 persons), . . .	2	—	—	
Teacher (1 person), . . .	1	—	—	
Baker and Steward (4 persons), . . .	1	11	12	
Engineer, Farmer, Watchmen, etc. (15 persons), . . .	6	10	13	
Total (41 persons), . . .	24	9	16	

APPENDIX TO SECRETARY'S REPORT.

VI.—THE STATE PRIMARY SCHOOL—MONSON.

NAME.	DUTY.	TIME.			Salary.
		Yr.	Mos.	Dys.	
Eleazer Porter,	Inspector,	1	—	—	\$100 00
Lewis N. Gilbert,	"	1	—	—	100 00
E. V. B. Holcomb,	"	1	—	—	100 00
Horace P. Wakefield,	Superintendent,	1	—	—	1,500 00
Charles F. Foster,	Assistant Superintendent,	1	—	—	1,400 00
Climena Wakefield,	Clerk,	1	—	—	500 00
Mary B. Wakefield,	Matron,	1	—	—	300 00
Susan C. Yarrington,	Assistant Matron,	—	6	17	105 00
Jane A. Keeler,	" "	—	6	—	118 00
Mary Andrews,	" "	—	6	—	118 00
John N. Lacy,	Engineer,	1	—	—	1,123 90
James Skevington,	Assistant Engineer,	1	—	—	355 00
William P. Dutton,	Baker,	—	3	29	297 50
Charles Foley,	"	—	5	—	125 00
D. C. McCrimmon,	"	—	2	8	125 00
Geo. H. Fisherick,	Farmer,	1	—	—	543 75
Horatio H. Fisherick,	Assistant Farmer,	—	2	—	80 00
George H. Stone,	" "	1	—	—	380 00
Abraham S. Barnard,	Cook,	1	—	—	400 00
George W. Keyes,	Teamster,	—	11	15	345 00
J. M. Sisk,	Driver,	1	—	—	360 00
Uriah Manning,	Assistant,	1	—	—	353 00
Abel Jackson,	Supervisor,	—	5	—	150 00
Sumner A. Andrews,	"	—	6	—	237 50
Frank P. Keeler,	Watchman,	—	7	—	192 00
Mary W. Richmond,	Laundress,	—	6	—	125 00
Maria C. Goodwin,	"	—	4	9	84 30
Charlotte A. St. Johns,	Nurse,	—	6	—	125 00
Asenath Hadley,	"	—	6	—	130 00
Anna J. Patten,	Seamstress,	1	—	—	260 00
Catharine McConnell,	"	—	11	—	230 00
Anna C. Gallivan,	Teacher in Chair Shop,	—	8	—	167 00
Lucy E. R. Hill,	Teacher,	—	1	—	21 00
M. Lina Goodell,	"	1	—	—	295 00
Clara Gowing,	"	—	6	—	125 00
Harriet E. Darte,	"	1	—	—	250 00
Ada O. Copeland,	"	—	3	—	63 00
Mira B. Smith,	"	—	2	15	52 50
Ida R. Willey,	"	—	9	—	188 00
E. M. Fullington,	"	—	9	15	253 50
Rosamond A. Hill,	"	—	9	—	187 00
Rebecca S. Cladwin,	"	—	6	—	125 00
Emma A. Dimmick,	"	—	3	—	63 00
Alice W. Emerson,	"	—	5	—	102 00
Flora Hadley,	"	—	2	—	40 00
Mary E. Trask,	"	—	2	18	55 00
Ellen S. Waters,	"	—	1	—	20 00

SUMMARY.

Inspectors (3 persons),	3	—	—	\$480 00
Superintendent and Assistant (2 persons),	2	—	—	3,200 00
Matron and Assistants (4 persons),	2	6	17	701 00
Clerk (1 person),	1	—	—	500 00
Teachers (16 persons),	7	7	18	1,996 00
Supervisors (2 persons),	—	11	—	357 50
Engineer, Watchman, Farmer, etc. (9 persons),	7	8	16	3,722 66
Domestic Department (7 persons),	5	8	11	1,802 30
Total (44 persons),	30	6	1	\$12,579 96

OFFICERS AND EMPLOYEES

VII.—THE STATE REFORM SCHOOL

NAME.	DUTY.
Allen G. Shepherd,	Superintendent,
William Scott,	Assistant Superintendent,
Maria J. Shepherd,	Matron,
Frances C. Ela,	Assistant-Matron,
Sarah M. Smith,	" "
E. B. Harvey,	Physician,
Henry L. Chase,	Clerk,
William L. Miller,	Teacher of First School,
Edward S. Hall,	" "
J. C. Tibbetts,	" "
Laura Clark,	" Second School,
Alexander Wiswall,	" Third School,
Frank A. Covell,	" "
William E. J. Varney,	" "
Edward W. Wood,	" "
Lottie Corey,	" Fourth School,
Mary E. Duncan,	" "
Charles D. Griggs,	" Fifth School,
James Donovan,	Overseer First Chair Shop,
Stephen Armitage,	Overseer First and Second Chair Shop,
John W. Cummings,	Overseer Second Chair Shop,
Addie A. Donovan,	Instructor First Chair Shop,
Mary Cummings,	" " "
Mary E. Staples,	" Second "
Susie M. Hall,	" " "
Laura P. Danforth,	" " "
James W. Clark,	Engineer and Carpenter,
Charles Hayden,	Assistant-Engineer,
Florence A. Sterling,	Seamstress,
Sarah Barker,	Laundress,
John F. Perkins,	Man-of-all-work,
J. Trescott Dinamore,	Hall and Yard Man,
S. F. Bucklin,	" " "
H. C. Hamilton,	" " "
Meritt E. Rice,	Watchman,
H. P. Tibbetts,	"
Charles P. Scott,	"
George W. Hodgkins,	"
Leach Clark,	"
A. M. Moore,	Having Charge of Boy
Sarah B. Morse,	Dining-room and kitchen
Abby J. Armitage,	Nurse,
Francis M. Hamilton,	"
Mary E. Morgan,	Cook,
Louisa C. Dowlin,	Assistant-Cook,
Lillia E. Staples,	" "
Eva Richardson,	" "
C. E. Carrier,	" "
William S. Woodside,	Assistant-Carpenter,
William H. Hayes,	" "
Nathan W. Brown,	Having Charge of Garde
Nancy S. Brown,	House,
R. F. Bishop,	Having Charge of Farm
H. A. Bishop,	House,
George E. Adams,	Having Charge of Farm
Elnora M. Adams,	House,
N. P. Brown,	Having Charge of Peter
S. N. Brown,	House,
Philip R. Morse,	Having Charge of Peter
Pamella B. Morse,	House,
Mary Staples,	Teacher at Peters House,
Lucy Newton,	" " "
Mattie O. Newton,	" " "
Abbie A. Bullard,	" Garden House,
E. M. Eaton,	" " "
Nellie G. Wilcox,	" " "
Sarah S. Adams,	" " "
M. W. Currier,	" Farm House,
Charles S. Houghton,	Farmer,
Charles P. Scott,	Farm Hand,

APPENDIX TO SECRETARY'S REPORT.

State Reform School—Concluded.

NAME.	DUTY.	TIME.			Salary.
		Yr.	Mo.	Dys.	
Walter W. Davis,	Farm Hand,	-	2	-	\$56 00
James Eylward,	" "	-	11	2	293 33
Michael McCarty,	" "	-	8	-	224 00
Charles M. Nichols,	" "	-	-	75	68 84
Gulford Groundwater,	" "	-	5	23	161 47
John F. Richardson,	" "	-	2	26	79 00
Michael Harrington,	" "	-	8	-	74 01
Mary Holbrook,	Filling vacancies,	-	7	1	158 53
Bertha Sterling,	" "	-	1	-	30 00
Emily K. Grow,	" "	-	1	16	23 46
J. V. Learnard,	" "	-	-	16	13 14
Lemuel Jones,	Released boy, under wages,	1	-	-	61 25

SUMMARY.

Superintendent and Assistant (2 persons),	2	-	-	\$2,800 00
Matron and Assistants (8 persons),	2	5	29	765 62
Physician (1 person),	1	-	-	125 00
Clerk (1 person),	1	-	-	349 58
Teachers (19 persons),	7	-	26	2,761 38
Workshop (8 persons),	4	2	6	1,600 33
Engineer and Carpenter (4 persons),	2	2	-	1,530 40
Domestic Department (20 persons),	10	-	17	3,535 41
Labor on Farm and filling vacancies (14 persons),	6	-	9	2,126 19
Care of Farm House and Family (2 persons),	2	-	-	650 13
Care of Garden House and Family (4 persons),	2	-	-	734 87
Care of Peters House and Family (4 persons),	2	-	20	801 28
Total (82 persons),	42	-	17	\$17,979 64

VIII.—THE STATE INDUSTRIAL SCHOOL—LANCASTER.

NAME.	DUTY.	TIME.			Salary.
		Yr.	Mo.	Dys.	
Marcus Ames,	Superintendent & Chaplain,	1	-	-	\$1,800 00
Lucina E. Dodge,	Superintendent's Assistant,	1	-	-	6 400 00
George Morse,	Acting Physician,	1	-	-	200 00
F. B. Fay,	Treasurer,	1	-	-	200 00
Albert Tolman,	Steward,	1	-	-	100 00
Frederick Whitney,	Farmer,	1	-	-	800 00
Lucy F. Ayers,	Matron,	1	-	-	6 400 00
Angie E. Cogswell,	" "	1	-	-	6 400 00
Charlotte V. Drinkwater,	" "	1	-	-	6 400 00
Fanny V. Greely,	" "	-	6	-	6 200 00
Sarah B. Watson,	" "	1	-	-	6 400 00
Arabella A. Somes,	Assistant Matron,	1	-	-	6 350 00
Lucy A. Miller,	" "	1	-	-	6 350 00
Sarah J. Buttrick,	" "	1	-	-	6 350 00
Elmina H. Spaulding,	" "	1	-	-	6 350 00
Esther D. Holden,	" "	-	6	-	6 175 00
Lucy M. Keep,	Housekeeper,	1	-	-	6 275 00
Alcina Thompson,	" "	1	-	-	6 275 00
Elizabeth A. Fogg,	" "	1	-	-	6 275 00
Charlotte A. Stratton,	" "	1	-	-	6 275 00
Arabella A. Somes,	" "	-	6	-	6 137 50
Lucy A. Miller,	Seamstress,	-	6	-	6 137 50

OFFICERS AND EMPLOYÉS.

SUMMARY.

	TIME.			Salary.
	Yr.	Mon.	Dya.	
Superintendent and Assistant (2 persons),	2	—	—	\$2,200 00
Physician (1 person),	1	—	—	200 00
Steward (1 person),	1	—	—	100 00
Treasurer (1 person),	1	—	—	200 00
Matron and Assistants (10 persons),	9	—	—	3,375 00
Domestic Department (6 persons),	5	—	—	1,875 00
Farmer (1 person),	1	—	—	800 00
Total (23 persons),	20	—	—	\$8,250 00

IX.—THE STATE PRISON—CHARLESTOWN.

NAME.	DUTY.	Salary.
Harmon Hall,	Inspector,	\$100 00
Lewis Weston,	"	200 00
L. L. Goodspeed,	"	150 00
Eates Howe,	"	100 00
James Pierce,	"	49 20
S. E. Chamberlain,	Warden,	3,600 00
Almon Hale,	Deputy-Warden,	1,800 00
William Peirce,	Clerk,	2,000 00
L. L. B. Speare,	Chaplain,	2,000 00
Anson P. Hooker,	Physician,	250 00
James A. Latimer,	"	750 00
Francis Beverstock,	Turnkey,	1,200 00
E. S. Darling,	"	1,200 00
Joseph Fuller,	"	1,196 78
C. W. Gale,	"	1,183 34
G. A. Lounsberry,	"	1,200 00
J. W. Owens,	"	1,200 00
Samuel I. Pearl,	"	1,196 67
W. B. Ramsell,	"	1,200 00
L. F. Simonds,	"	1,190 23
Amos P. Woods,	"	1,111 29
Joshua B. Rea,	"	1,190 00
George F. Ball,	Watchman,	1,100 00
Nahum A. Doe,	"	1,100 00
Thomas Devens,	"	1,100 00
J. W. Ellis,	"	1,100 00
A. B. Erskine,	"	1,100 00
Nathan J. Gould,	"	1,100 00
H. W. Hunting,	"	1,100 00
T. W. Lord,	"	1,100 00
Geo. W. Norris,	"	1,100 00
J. H. Piper,	"	1,100 00
Thomas Preston,	"	999 47
S. P. Richmond,	"	1,100 00
B. F. Russell,	"	1,100 00
S. D. Seavey,	"	1,076 12
C. W. Campbell,	Assistant-Watchman,	841 13
W. E. Hough,	"	892 74
A. E. May,	"	606 63
George McDonald,	"	900 00
J. F. Moore,	"	864 93
G. A. Ordway,	"	897 68
George P. Smith,	"	900 00
E. O. Hyde,	"	825
Samuel Patterson,	"	37
Robert L. Huckins,	"	7
M. W. Fitz,	"	
Total,		

APPENDIX TO SECRETARY'S REPORT.

X.—THE BLIND ASYLUM—SOUTH BOSTON.

NAME.	DUTY.	Salary.
S. G. Howe,	Director,	\$3,000 00
M. Anagnos,	Assistant-Superintendent,	1,500 00
M. C. Moulton,	Matron,	500 00
Thomas Reeves,	Music-Teacher,	1,500 00
Eva E. Bingham and others,	Teacher,	314 58
Amy G. Brown,	"	350 00
Ariadne H. Jewell,	"	350 00
Mary L. Robinson and others,	"	247 91
Abbie E. Conn,	"	350 00
Julia Boylan,	Assistant Teacher,	60 00
Pheda Black,	Music "	350 00
Lizzie Riley,	" "	212 50
Mary Costello,	" "	125 00
Luther Stover,	" "	300 00
John N. Marble,	Tuning "	355 00
Allie S. Knapp,	Music-Reader,	300 00
J. H. C. Howes,	" "	183 33
S. A. Clark,	Assistant-Matron,	300 00
E. D. Reed,	Housekeeper,	300 00
Bessie Wood,	"	300 00
Lizzie Smith,	"	300 00
A. J. Dillingham,	Work-Mistress,	300 00
John H. Wright,	" Master,	425 00
Thomas Carroll,	Assistant Work-Master,	60 00
A. W. Bowden,	Steward,	468 00
E. B. Webster,	Book-keeper,	400 00
George L. Osgood and others,	Musical Instructor,	327 67
Martha Scott,	Care of Men's Department,	204 00
Sophie Wolfe,	Chamber and Table-Work,	144 00
Abbie F. Crane,	General Assistant,	144 00
Augusta Sawyer,	Care of Bells,	48 00
Katie Flemming,	Scrubbing, etc.,	120 00
Maggie Conlon,	Cook,	204 00
Direxia Hawkes,	Assistant-Cook,	73 00
Lizzie Pettingill,	Chamber-Work,	120 00
Mary Barry,	Laundress,	168 00
Mary Callan,	"	192 00
Eliza Waddell and others,	"	162 67
Maggie Dempsey,	Domestic,	180 00
Katie Dwyer,	"	204 00
Abbie Marks,	"	156 00
Minnie Brainard,	"	204 00
Peter Corcoran,	Engineer, etc.,	720 00
Dennis Dee,	Inside Man,	270 00
John Casey,	" "	207 00
John Hoschitzk,	Baker,	510 00
Dennis Reardon,	Watchman,	100 00
Total, . . . . .	. . . . .	\$17,299 66

XI.—THE IDIOT SCHOOL—SOUTH BOSTON.

M. McDonald,	Matron,	\$500 00
E. W. Toplis,	Assistant-Matron,	237 50
A. W. Bowden,	Steward,	468 00
M. A. Messenger,	Housekeeper,	300 00
M. A. E. Sanborn,	Teacher,	400 00
C. M. Shackford,	"	400 00
H. E. Allen and others,	"	316 66
Everett Parsons,	Attendant,	264 67
Mary Davis,	"	161 07
Susan McBean and others,	"	140 90
Kate Dwyer and others,	"	172 40
Mary Curly,	Cook,	183 00
Mary Buckley,	Assistant-Cook,	130 00
Sarah Fingleton and others,	Chamber-Work,	136 40
Nellie Peppeard,	" "	97 20
Martha McNemaire,	Table "	147 34
Fannie Colligan,	Laundress,	176 75

Idiot School—Concluded.

NAME.	DUTY.	Salary.
Mary Murray,	Laundress,	\$170 80
Annie Clough,	Assistant,	72 00
H. Clark,	Fireman,	266 00
Charles Andrews,	Care of Boys' Shop,	268 50
Edward Davis and others,	General Work,	283 80
P. O'Connor,	" "	70 00
James Ellis,	Watchman,	90 00
P. Powers,	Gardener,	128 00
E. B. Webster,	Clerk,	800 00
	Substitutes and Employees,	160 80
Total,		\$6,041 41

APPENDIX TO SECRETARY'S REPORT.

BOARD OF STATE CHARITIES.

EMPLOYEES AND EXPENSES.

The appropriations for the use of the Board and its departments for the calendar year 1874, were,—

For the Board,	\$1,000 00
For the Secretary's Department,	10,000 00
For the General Agent's Department,	16,000 00
For the Visiting Agent's Department,	17,700 00*
For the Agent of Sick State Poor (expenses),	9,437 43
Total,	\$54,137 43

The officers and agents employed, with their compensation, and the other expenses of the Board, have been as follows:—

I.—THE BOARD.

Travelling expenses,	\$657 20
Printing and stationery,	187 04
Clerk-hire,	45 00
Books, etc.,	32 00
Postage,	1 00
Total expenses,	\$922 24
Surplus of the appropriation,	77 76

II.—SECRETARY'S DEPARTMENT.

Edward L. Pierce, <i>Secretary</i> ,	\$750 00
Sidney Andrews, "	1,500 00
H. C. Prentiss, <i>Clerk</i> ,	1,321 50
H. A. Purdie, "	1,000 00
S. E. Sanborn, "	700 00
A. D. Delano, "	700 00
G. T. Jacobs, "	700 00
A. M. Hawes, "	233 33
H. I. Clark, "	117 10
Total for salaries and clerk-hire,	\$7,021 93
Printing and stationery,	\$657 77
Postage, expressage and telegrams,	117 40
Books, binding and newspapers,	39 80
Incidentals,	2 35
	817 32
Total for Secretary's Department,	\$7,839 25
Surplus of the appropriation,	2,160 75

* Deficiency appropriation for 1873, amounting to \$68.83, not included.

EMPLOYÉS AND EXPENSES.

III.—GENERAL AGENT'S DEPARTMENT.

S. C. Wrightington, <i>General Agent</i> ,	\$3,000 00
Merritt Nash, <i>Deputy</i> (2 months),	266 67
William J. Stetson, <i>Deputy</i> ,	1,200 00
Willard D. Tripp, "	1,500 00
Charles M. Hanson, <i>Assistant</i> (9 months),	1,200 00
Patrick Glynn, "	900 00
Henry H. Fairbanks, "	1,000 00
Charles A. Colcord, <i>Boatman</i> ,	900 00
Fred. Moro, "	600 00
Total for salaries and clerk-hire,	\$10,566 67
Rent and taxes,	\$288 00
Printing and stationery,	320 88
Fuel,	21 75
Expenses of bastardy and settlement cases,	733 14
Immigration,	79 76
Travel,	63 67
Miscellaneous expenses,	188 72
	1,695 91
Total for General Agent's Department,	\$12,262 58
Surplus of the appropriation,	3,737 42

IV.—VISITING AGENCY.

Gardiner Tufts, <i>Visiting Agent</i> ,	\$3,000 00
G. M. Fisk, <i>Assistant</i> ,	1,400 00
B. B. Vassall, "	1,500 00
B. B. Johnson, "	1,500 00
Geo. H. Hull, "	1,400 00
A. G. Hart, "	1,400 00
M. B. Copeland, "	900 00
H. A. Smith, <i>Clerk</i> ,	1,200 00
J. L. Thomas, "	510 00
Geo. E. Farley, <i>Temporary Clerk</i> ,	125 00
Geo. L. Tilton, " "	320 00
H. C. Prentiss, " "	25 00
E. D. Endicott, " "	262 50
Total for salaries and clerk-hire,	\$13,642 50
Travelling of Assistants,	\$1,800 30
Postage, stationery, etc.,	673 02
Subsistence of children and incidentals,	312 30
Transportation of children,	545 65
	3,331 27
Total expenses of Visiting Agency,	\$16,973 77
Surplus of the appropriation,	726 23

V.—SPECIAL AGENT FOR THE SICK STATE POOR.

1.—Ordinary Expenses, viz. :—

H. B. Wheelwright, <i>Agent</i> ,	\$2,347 50
F. H. Cowing, <i>Clerk</i> ,	800 00
S. A. Wheeler, "	720 00
Henry Shaw, <i>Medical Assistant</i> ,	440 00
Temporary Assistants,	554 00
Total for salaries,	\$4,861 50

APPENDIX TO SECRETARY'S REPORT.

Travelling expenses,	\$901 32	
Postage, expressage and telegrams,	60 35	
Stationery and printing,	69 15	
Medicine, hacking and small office expenses,	64 50	
		<u>\$1,095 32</u>
Total ordinary expenses,		\$5,956 82

2.—*Expenses on account of Contagious Diseases, viz. :—*

George B. Tufts, <i>Clerk</i> ,	\$1,200 00	
Henry Shaw, <i>Medical Assistant</i> ,	480 00	
Charles A. Clark, Jr., <i>Clerk and Substitute</i> ,	640 00	
Temporary Assistants,	392 50	
		<u>\$2,712 50</u>
Total for salaries,		\$2,712 50
Travelling expenses,	\$611 57	
Postage, expressage and telegrams,	44 15	
Stationery and printing,	86 73	
Medicine and small office expenses,	25 66	
		<u>768 11</u>
Total expenses on account of contagious diseases,		\$3,480 61
Total expenses of the Agency,		9,437 43

SUMMARY FOR 1874.

Expenses of the Board,	\$922 24	
Secretary's Department,	7,839 25	
General Agent's Department,	12,262 58	
Visiting Agency,	16,973 77	
Agency for Sick State Poor,	9,437 43	
		<u>\$47,435 27</u>
Total expenses,		\$47,435 27
Surplus of the appropriations,		6,702 16
		<u>\$54,137 43</u>
Total appropriations,		\$54,137 43



